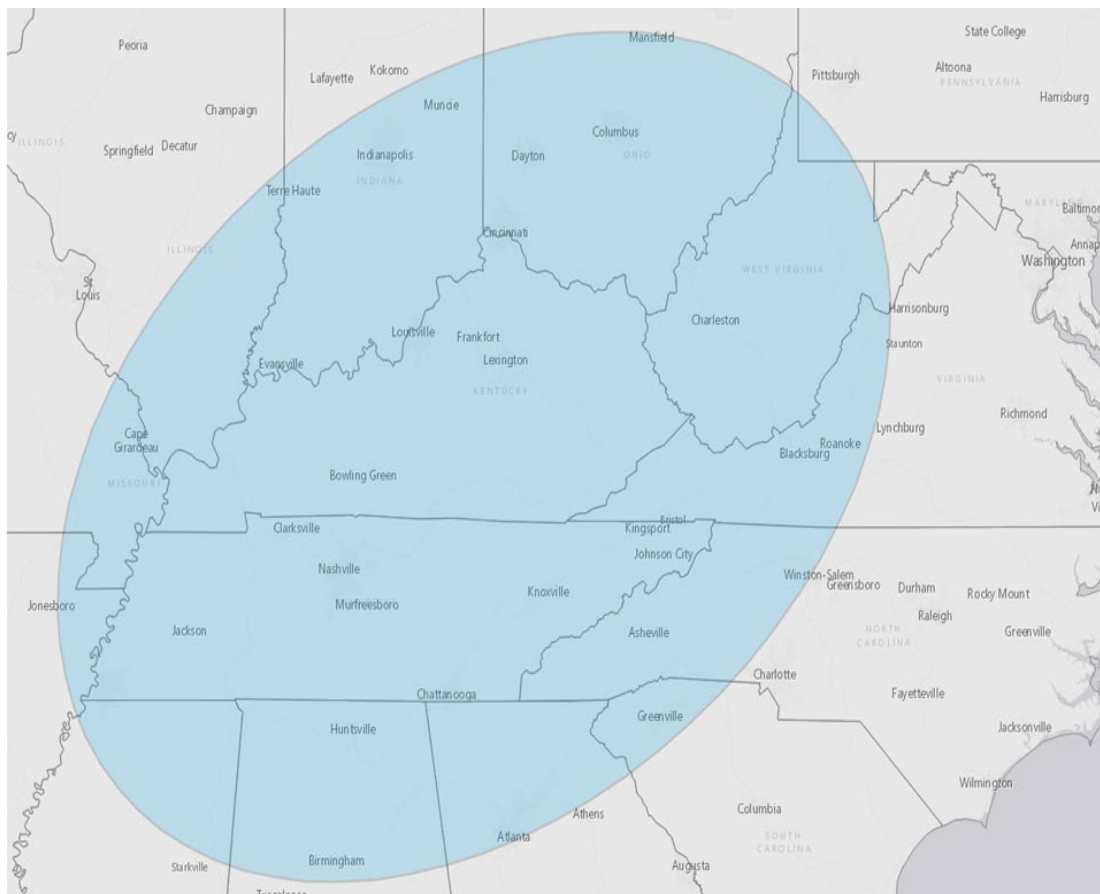


**Mid-South Community Banks:
Fourth Quarter Roundup & 2022 Q1 Outlook**

Summary

“The cure for higher prices is high prices.” - Exact origin unknown, but often attributed to financier, Henry Clews, in 1919. Fourth quarter, 2021 operating results for Mid-South community banks generally matched forecasts with earnings exceeding consensus estimates for the majority of banks. Once again, it appears that analysts were overly conservative as banks successfully managed expectations during a period of economic uncertainty.

This quarterly publication summarizes the earnings performance from the most recent completed quarter for community banks domiciled in what PNC FIG Advisory defines as the Mid-South region. As the map below illustrates, the region encompasses all of Kentucky and Tennessee as well as regions of neighboring states that compete for deposits and loans in along the borders. The publication includes the vast majority of banks in the shaded regions with total assets between \$100 million and \$10 billion including both publicly traded and privately held institutions. More complete financial data for all institutions in the Mid-South (KY, TN and selected banks in IN, NC, OH, VA and WV) is included in the Appendices.



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Fourth quarter 2021 results for Mid-South banks were mixed. Encouraging trends included solid credit quality, improving loan pipelines, and signs that core net interest margins (“NIMs”) have bottomed. It is possible that higher interest rates could provide a NIM tailwind. Deposit rate hikes will likely lag benchmark interest rate increases, but many banks have excess liquidity and are challenged to invest funds without undue interest rate or extension risk. Strong capital and much liquidity should enable some companies to buy back stock and increase/affirm cash dividends. Banks continue to take advantage of favorable capital markets conditions to issue subordinated (“sub”) debt and/or preferred equity.

Credit quality was not a serious issue and many banks recorded low, or even negative, loan loss provisions. Economic activity is slowly returning to pre-pandemic levels and numerous banks decreased specific allocations within the allowance for loan losses. We doubt, however, that zero or negative loan loss provisions can last much longer, which will cause tougher year-over-year earnings comparisons. Under the Current Expected Credit Loss (“CECL”) model, economic forecasts have outsized influence on the determination of loan loss reserves when compared with the incurred loss method. Anecdotal data, however, implies that more banks eased underwriting standards while loan pricing competition remains fierce and widespread.

We believe there are meaningful challenges that banks face in 2022. Along with revenue generation (always an issue), compensation costs appear likely to rise unless head counts are reduced. This appears feasible given growing customer acceptance of fintech-based delivery systems. Mortgage banking fees are threatened by less refinancing activity if rates continue to rise. Regulatory pressures regarding overdraft fees will be impactful.

PNC FIG Advisory market commentaries continue to predict robust merger and acquisition (“M&A”) activity. *Per S&P Capital IQ*, there have been 22 M&A transactions announced nationally since January 1, 2022. Overall, there were 209 deal announcements in 2021, compared with 115 and 260 transactions in 2020 and 2019, respectively. **The pandemic has clearly demonstrated that both buyers and sellers have many strategic and financial reasons to merge, including the need to achieve economies of scale and boost profitability.** As aforementioned, credit quality – typically the chief cause when deal flow ebbs- appears sound and should not be a drag in 2022.

Highlights

- **Fourth quarter, 2021 results were generally good and mostly met or beat conservative expectations.** There were few surprises, and there wasn't much to dislike. Credit quality remained solid, and the median net loan charge-off ratio was six basis points for community banks in the Mid-South region. For publicly traded banks in the region the loan charge off was negative two basis points on the back of negative provisions.
- **Earnings comparisons should be tougher in 2022.** Due largely to very low (or even negative loan loss provisioning) which seems unlikely to last much longer, we expect 2022 earnings comparisons vs. 2021 will get tougher. Core NIMs should improve, but the drop in fee income from the Paycheck Protection Program ("PPP") and potential removal of insufficient fund fees will reduce reported (i.e., unadjusted) NIMs.
- **Inflation pressures appear likely to end the ultra-loose monetary policy.** Probable Federal Reserve rate hikes and the wind down of quantitative easing ("QE"), appear to be game changing events for bankers. Based on Fed indications and market projections a series of interest rate increases over the next two years appears likely.
- **Interest rates are higher, but spreads have tightened over the last few weeks.** This could be a temporary move, but as of February 16, 2022, the spread between 2 and 5-year Treasury notes was 37 basis points versus 40 basis points a year-ago and 62 basis points a month-ago. We generally regard 2 and 5-year Treasuries as proxies for funding costs and investment yields, respectively.
- **Banks are awash in liquidity.** As of December 31, 2021, cash and securities climbed to 32% of total assets for Mid-South public banks with assets between \$ 100 million and \$10 billion, respectively. This same ratio was 24% a year-ago. We generally look past excess liquidity and low loan to deposit ratios as these "problems" are much easier to solve versus not having enough cash and funding sources.
- **Strong capital levels should support shareholder-friendly initiatives.** As of December 31, 2021, the median tangible common equity ratios for Mid-South banks with assets between \$100 million and \$10 billion was 14.3% down from 14.8% at September 30th.
- **Loan originations will be key.** Besides customers' excess liquidity, uncertainties associated with Omicron, supply chain delays, and fiscal policy affected capital spending and loan demand. We also believe that much of the loan demand is being met by non-bank financial companies, which is a systemic problem for banks.
- **For some banks, loan originations were offset by paydowns and payoffs.** We expect a significant drop in PPP loans over the next two quarters. Several banks, however, commented that loan pipelines were improving, which along with the recent rise in interest rates, should bode well for earnings.

- **For the quarter ending December 31, 2021, pressure on NIM remains evident.** The median NIM for Mid-South banks with assets between \$100 million and \$10 billion was 3.21%. The median NIM for the same banks was 3.35% for the quarter ending September 30, 2021, and 3.39% for the quarter ending December 31, 2020.
- **Overdraft and non-sufficient funds (“NSF”) fees are being phased out.** Community banks need to evaluate these products/services as money center and super regional banks shed or modify their overdraft and NSF fees. Besides the pressure coming from larger banks, fintech companies typically have more-versatile technology and low overhead, affording them greater ability to offer more low-cost or no-fee services than banks generally can.
- **More aggressive cost-cutting and efficiency initiatives likely to occur in 2022.** Banks will take a harder look at branch rationalization and staffing levels to boost profitability. COVID-19 accelerated many consumer behavioral trends, which includes the acceptance of financial technology vs. traditional branch banking. Banks likely face wage inflation due to overall labor shortage across the U.S.
- **Capital markets remain favorable.** Many banks have taken advantage of improved capital markets to raise subordinated debt and/or preferred equity. In addition to backstopping capital needs, institutions that are flush with cash should consider additional FinTech investment opportunities. Many community banks will find it practical to partner with large institutions to provide white label products for customers.
- **Environment, Social, and Governance (“ESG”) bonds will likely gain more issuer and investor popularity.** In December 2021, Forbright Inc. became the first U.S. bank holding company with total assets under \$150 billion to issue bonds with proceeds dedicated to financing the clean energy transition. PNC FIG Advisory, part of PNC Capital Markets LLC, served as a Placement Agent. PNC Capital Markets LLC served as the ESG Structuring Agent.
- **Many banks of all asset sizes appear open to a wide range of strategic options, including pursuing merger of equals.** This strategy is particularly appealing for banks that trade at high premiums, which can make it difficult to sell to a larger bank at an acceptable price.
- **PNC FIG Advisory suggests that bankers already considering an “exit strategy” over the next 18 months should accelerate that timetable.** In addition to the “normal” financial and social factors that typically drive consolidation, the progressive attitude in Washington has increased the level of supervision and regulatory scrutiny of M&A deals.

Valuation Summary

Figure 1

Investing in bank stocks has become a “stock pickers” market due to higher valuations and increased volatility. We believe bank stock prices reflect mixed and inconsistent sentiments regarding the economy, interest rate forecasts, and expectations for more bank consolidation. The prospect of higher interest rates has generally led to a shift to value stocks from growth-oriented equities.

Earnings forecasts remain hazy due to the extraordinary number of macroeconomic and geopolitical concerns. We generally believe, however, that the reliability of forecasts will improve as the effects of various government stimulus actions (including the PPP) fade and the impact of the CECL method of accounting for loan loss allowances becomes more embedded in earnings models.

At its most recent meeting on January 25-26, the Fed indicated that it was prepared to raise interest rates in 2022, and its bond tapering program would end soon. Higher rates should benefit bank earnings provided there is enough loan and other interest-earning asset growth - many banks have outsized cash and securities portfolios that earn relatively little in the historically low interest rate environment. We also suspect that rates paid on deposits will lag yields that reprice on interest-earning assets. The problem for most community banks, however, would be if short term rates rise while longer term rates fail to rise commensurately thus flattening the yield curve.

- **As of February 16, 2022**, the S&P 500 Bank Index was up 6.3% and the NASDAQ Bank Index was up 4.7%, while the DJIA and the S&P 500 Index decreased (3.9%) and (6.1%), respectively, since the start of the year.

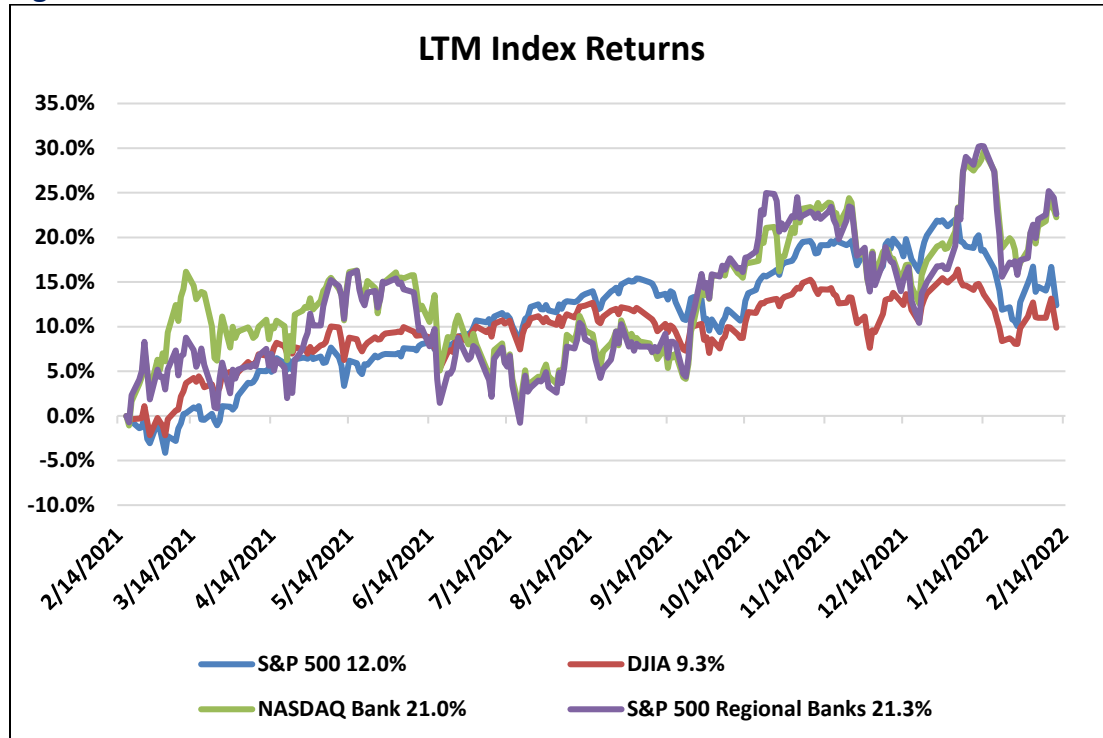
For the year ending December 31, 2021, the NASDAQ Bank and S&P 500 Bank Indices increased 34.7% and 33.8%, respectively while the S&P 500 Index increased 28.8%, and the DJIA Index increased 20.2%.

	Median LTM P/E (x)	Median Price/ TBV (%)
Mid-South Banks	10.9	119
All U.S. Banks	10.7	125

Source: S&P Global Market Intelligence. Pricing data as of February 14, 2022. Financial data as of or for the quarter ending December 31, 2021, or September 30, 2021, if year-end financial data is not available.

*Banks between \$100M and \$10B in assets.

Figure 2



Source: S&P Global Market Intelligence.

Investment Thesis

We rarely think investing in bank stocks is easy, but the current setting appears especially demanding due to considerable interest rate and geopolitical uncertainties. Fourth quarter results were generally good. Asset quality and capital levels remained strong as evidenced by very low loan charge-offs and shareholder-friendly capital management initiatives. Loan loss allowances generally appeared comfortable; and many banks were able to maintain or release reserves given stable credit quality and okay economic forecasts. Business and retail customers appear flush with cash and asset values are increasing, which bodes well for asset quality for the foreseeable future.

Fourth quarter 2021 income trends imply that there will be winners and losers among banks located in the Mid-South region. As banks that are dependent upon spread income are squeezed, those institutions with niche businesses or significant non-interest income revenue sources (discounting overdraft and NSF fees) will ultimately fare much better than the group as a whole.

Banks continue to be challenged to invest surplus liquidity without excess interest rate risk.

We believe that regulators and bank investors appreciate proactive asset/liability management, which often employs a funding structure that essentially matches the expected duration or maturities of assets. As a result, many asset/liability officers are more comfortable “playing defense” by keeping interest-earning asset durations short, even though that means sacrificing yield in the short-term.

It appears that overdraft and NSF fees are being phased out by the banking industry. The nation’s largest banks, including PNC Financial Services Group (NYSE: PNC), either eliminated or modified these fees recently. According to S&P Global data, U.S. banks’ overdraft revenue was approximately \$6.1 billion for the nine months ending September 30, 2021. Fees vary among different institutions, but the FDIC estimated them at \$35 per transaction. It is also estimated that banks generate between 1%-5% of total revenue from overdraft and NSF fees.

There are both competitive and regulatory reasons for overdraft and NSF to go away.

Fintechs typically have more-versatile technology and lower overhead, which provides more ability to offer more low-cost or no-fee services than banks generally can. Progressive legislators have criticized these fees for years and the Consumer Financial Protection Bureau (“CFBP”) indicated more oversight on banks that relied on these fees.

Several companies repurchased stock and increased/affirmed cash dividends in the fourth quarter due to solid capital ratios and excess liquidity. **Although capital levels were already strong, banks have continued to take advantage of positive debt market conditions to raise sub debt.** ESG bonds are also good options for issuers and investors in many instances. ESG continues to gain importance and banks may not be able to take a “wait and see” approach as there could be harm by delaying initiatives. PNC FIG Advisory believes that sensitivity models tailored to individual banks can best identify additional capital needs and, if so, what form of capital is best suited for current and longer-term strategic plans.

Credit Quality

Mid-South banks with assets between \$100 million and \$10 billion had median net charge-off/total average loans ratios of only 0.06% (six basis point) for the December 2021 quarter. These ratios are roughly in-line with the same ratio over the past five years. We expect the nonperforming loans ratio will climb before net charge-offs increase, as net charge-offs tend to be more discretionary.

The median loan loss reserve ratios for Mid-South banks with assets between \$100 million and \$10 billion was 1.23% as of December 31, 2021. The same ratio was 1.24% as of September 30, 2021. Users of bank financial ratios also recognize that reserve ratios are also affected by acquisitions due to screwy purchase accounting adjustments mandated by the Financial Accounting Standards Board (“FASB”).

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Figure 3a Mid-South Publicly Traded Banks

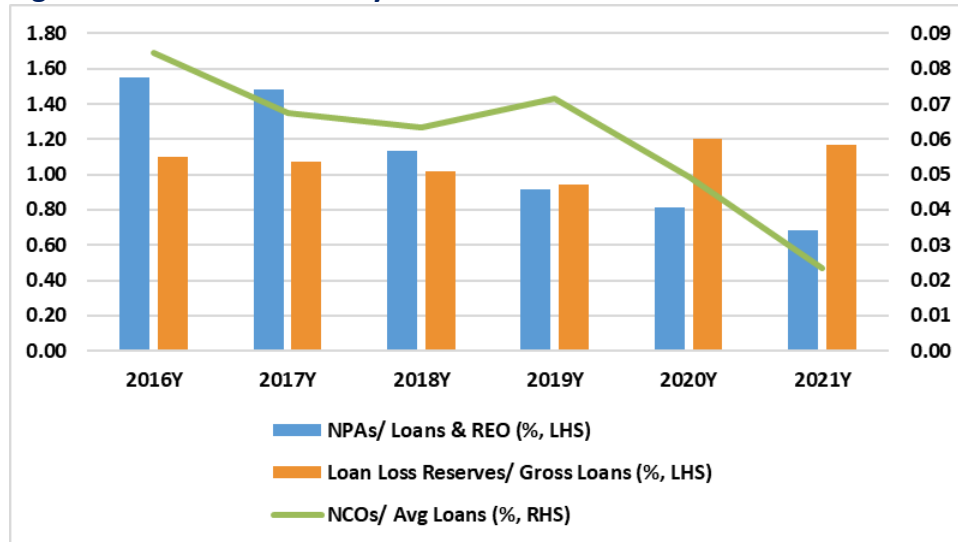
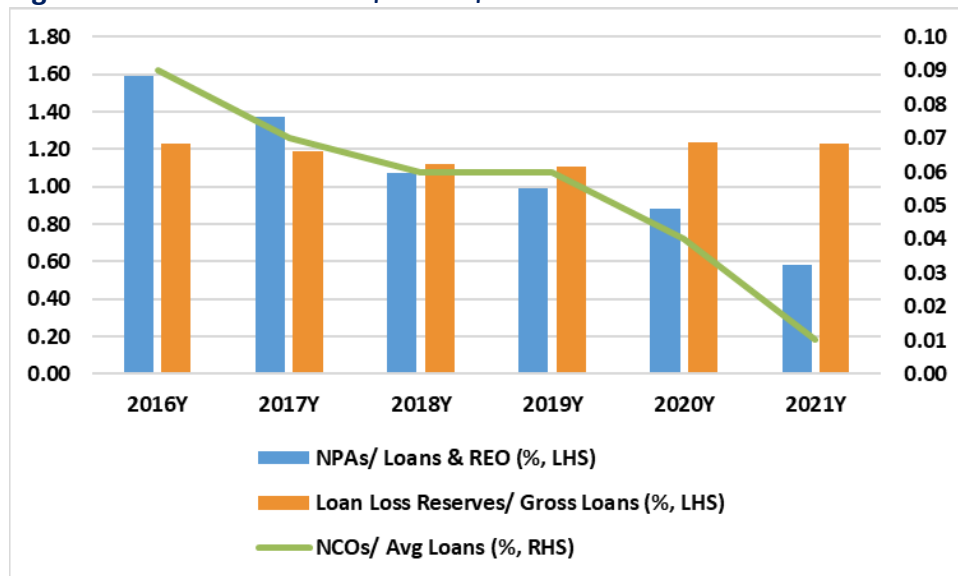


Figure 3b Mid-South Banks \$100M-\$10B Total Assets



Source: S&P Global Market Intelligence. Data as of Dec. 31, for all years shown.

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Capital Management

As of December 31, 2021, the median tangible common equity ratio for banks with assets between \$100 million and \$10 billion in the Mid-South region was 14.3%. The same ratio was 14.8% as of September 30, 2021. Capital ratios should increase, all other things being equal, after the remaining PPP-related loans and deposits are forgiven and/or sold over the upcoming few quarters.

PNC Financial Advisory believes banks should evaluate strategic capital raising options to prepare for changing economic conditions, including the increasing possibility of inflation.

As previously noted, banks continue to take advantage of favorable debt markets to issue sub debt. Common stock offerings are both good and bad: stronger balances sheets are produced but so is earnings per share dilution. As a result, combined with institutional investors searching for higher yielding securities, preferred equity is beginning to come into focus as a funding option. The optimal security type and amount of issuance is unique to each specific bank. Our team can help make that determination. Overall, the benefits generated from an equity capital raise include but are not limited to: (1) the ability to grow organically above the sustainable growth rate; (2) stronger regulatory capital ratios to support dividends and stock buybacks; (3) greater liquidity and visibility from institutional investors; and (4) support for M&A opportunities.

Figure 4a

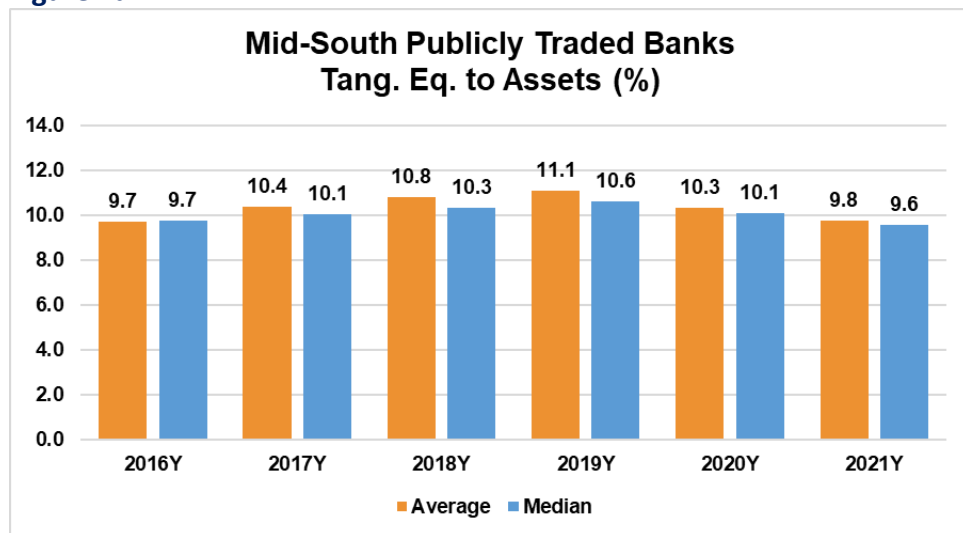
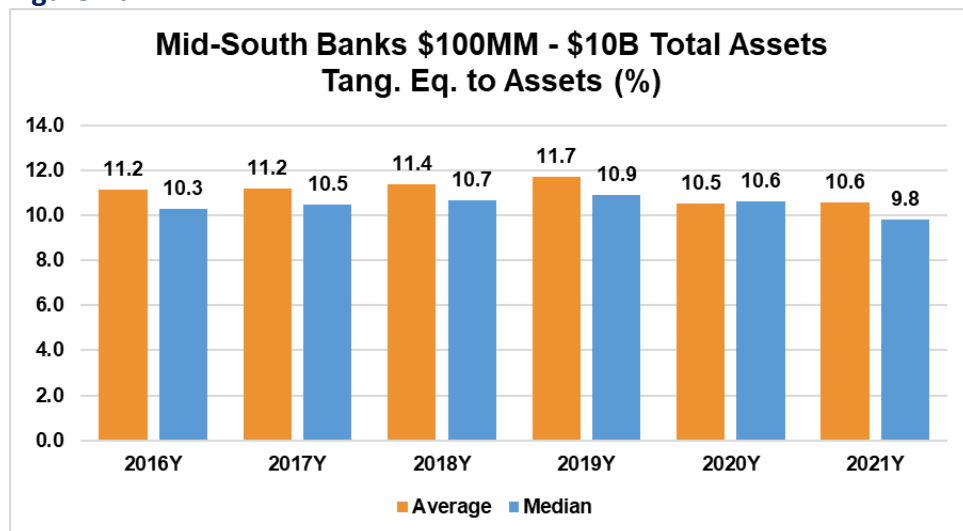


Figure 4b



Source: S&P Global Market Intelligence. Data as of Dec. 31, for all years shown.

Mergers and Acquisitions

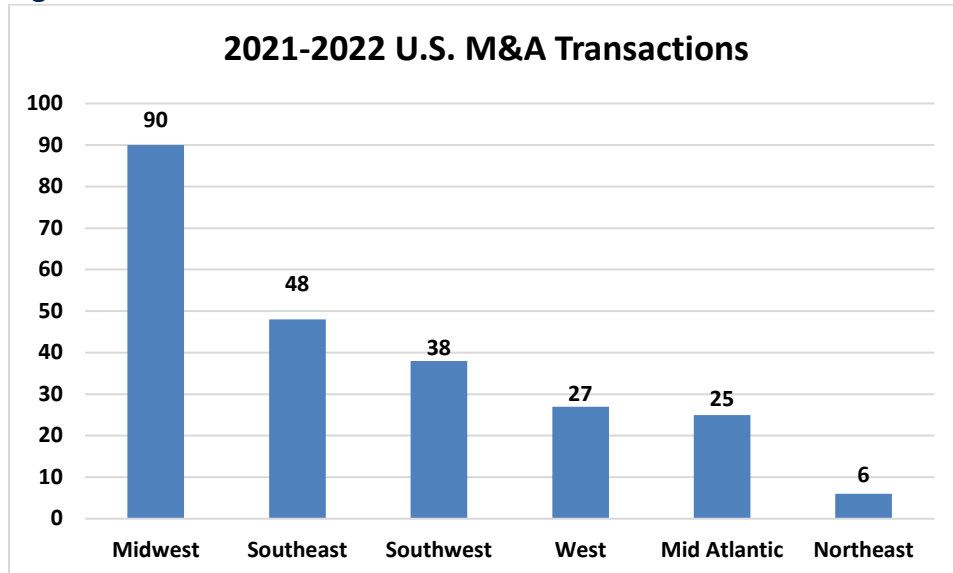
Recent demographic changes seem likely to affect M&A deal activity and pricing for Mid-South banks. All other things being equal, it seems logical to assume that banks based in higher growth markets will be accorded higher trading and acquisition multiples. With the pandemic induced acceleration of domestic migration to warmer and more business-friendly states, it stands to reason that banks in the Mid-South region can expect higher multiples. That said, fundamental performance matters as does a willingness to embrace technology and mobile banking possibilities.

PNC FIG Advisory believes consolidation activity will remain vibrant. The pandemic has clearly demonstrated that major and permanent changes are coming to the community banking industry and banks across all asset sizes need to attain the requisite scale to successfully meet industry-wide revenue, regulatory, and technological challenges. Along with succession issues, these hurdles can be overcome via mergers. Deals, however, should continue to be smaller in size due to fewer larger banks and less companies with the capacity to buy larger institutions. Smaller banks, moreover, appear more apt to sell as they often lack the critical mass of interest-earning assets and/or other revenue drivers to offset fixed costs.

There remains a sizable backlog (86) of mergers awaiting regulatory approvals. We surmise the likely reasons for the logjam is the number of high-level vacancies and at bank regulatory agencies and a shift in the level of regulatory scrutiny following last year's elections.

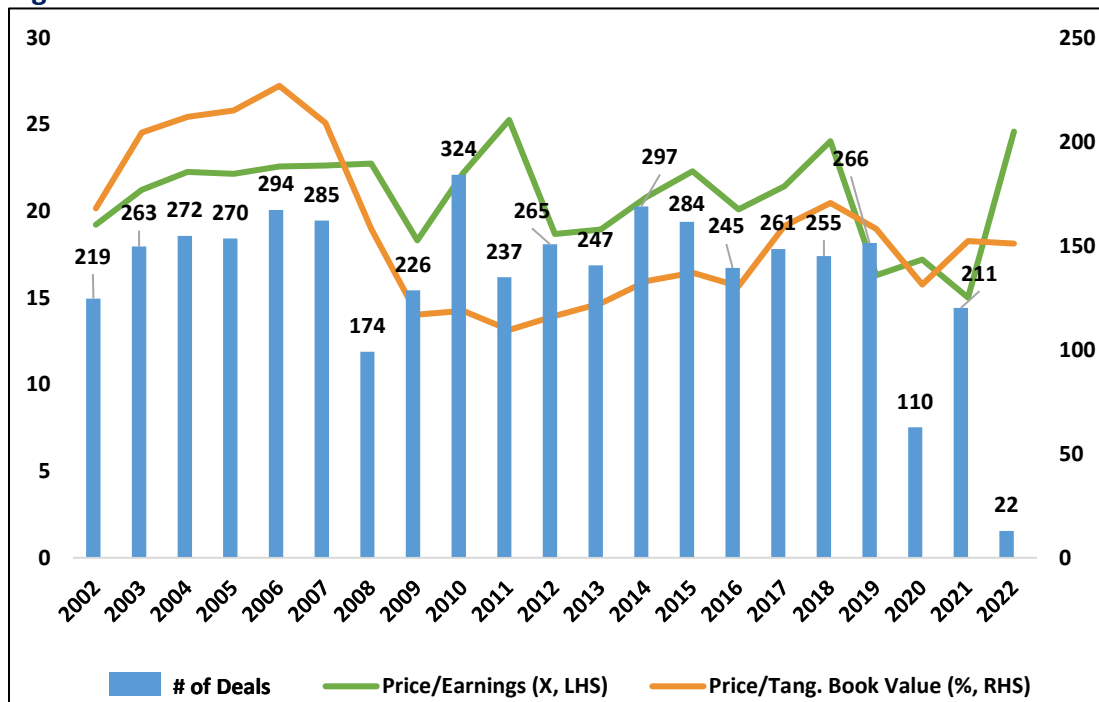
Per S&P Capital IQ, there have been 22 M&A transactions announced nationally since January 1, 2022. There were 209 deal announcements in 2021, compared with 115 and 260 transactions in 2020 and 2019, respectively.

Figure 5



Source: S&P Global Market Intelligence. Data as of February 16, 2022.

Figure 6 National Deals



Source: S&P Global Market Intelligence. FDIC and MOE deals included. Data as of February 16, 2022.

Recent Deals with Mid-South Bank Sellers

Figure 7

Buyer/Target Name	State	Status	Completion Date*	Deal Value (\$MM)	Price/LTM Earnings (X)	Price/Tangible Book (%)	Core Deposit Premium (%)	Buyer Price Change 3 Days After (%)	Target Price Change 3 Days After (%)
United Community Bancshares, Inc./Dixon Bank	KY	Pending	12/1/2021	NA	NA	NA	NA	NA	NA
Orion Federal Credit Union/Financial Federal Bank	TN	Pending	8/11/2021	NA	NA	NA	NA	NA	NA
Stock Yards Bncp, Inc./Commonwealth Bncshs, Inc.	KY	Pending	8/3/2021	153.0	10.4	167	6.5	2.3	NA
German American Bncp/Citizens Union Bncp	KY	Completion	1/1/2022	155.0	14.1	156	6.3	-0.2	NA
United Community Banks, Inc./Reliant Bancorp, Inc.	TN	Completion	1/1/2022	518.6	10.4	184	12.1	-3.7	6.1
Planters Holding Co./Germantown Capital Corp., Inc.	TN	Completion	12/18/2021	NA	NA	NA	NA	NA	NA
United Bnkshs, Inc./Community Bankers Trust Corp.	VA	Completion	12/3/2021	305.3	14.2	177	11.7	-4.8	30.2
First Financial Corporation/Hancock Bancorp, Inc.	KY	Completion	11/5/2021	31.4	16.5	108	1.0	1.2	NA
First Bancorp/Select Bancorp, Inc.	NC	Completion	10/15/2021	314.3	23.8	187	11.0	-3.0	20.5
Liberty Fin'l Services, Inc./Tri-State Bank of Memphis	TN	Completion	10/9/2021	NA	NA	NA	NA	NA	NA
Simmons First Nat'l Corp./Landmark Comm. Bank	TN	Completion	10/8/2021	146.4	14.0	143	8.0	0.5	NA
Simmons First Nat'l Corp./Triumph Bancshares, Inc.	TN	Completion	10/8/2021	132.1	17.2	153	8.9	0.5	NA
United Community Banks/Aquesta Fin'l Holdings	NC	Completion	10/1/2021	130.6	18.1	217	11.8	2.8	65.6
Peoples Bancorp Inc./Premier Financial Bancorp, Inc.	WV	Completion	9/17/2021	292.4	12.9	141	NA	-2.0	3.6
First Paragould Bnkshs, Inc./Cumberland Bncshs, Inc.	TN	Completion	9/1/2021	NA	NA	NA	NA	NA	NA
SmartFinancial, Inc./Sevier County Bancshares, Inc.	TN	Completion	9/1/2021	38.2	17.1	128	2.8	5.5	0.0
First National Corporation/Bank of Fincastle	VA	Completion	7/1/2021	31.6	19.3	104	0.7	-5.4	14.8
Stock Yards Bancorp, Inc./Kentucky Bancshares, Inc.	KY	Completion	5/31/2021	191.3	16.3	167	8.7	5.8	71.0
Median				153.0	16.3	156	8.3	0.5	17.7
Average				187.7	15.7	156	7.5	-0.1	26.5

Deals announced through February 16, 2022.

* Announcement date is listed for pending deals

Source: S&P Global Market Intelligence

See Appendix below.

Table 1: Mid-South Publicly Traded Banks - Fourth Quarter 2021 vs. Third Quarter 2021 and Fourth Quarter 2020

Company Name	ST	Ticker	Total Assets (\$000s)	4Q21 EPS		4Q20 EPS	EPS % Variance		Net Interest Margin (%)			NIM Chg. (B.P.) Linked		Cash & Investment Securities/Assets (%)			Investment Securities Yld (%)			Total Loan Yld (%)		
				Rpt'ed	Cons.	Rpt'ed	Cons.	YOY	4Q21	3Q21	4Q20	QTR.	YOY	4Q21	3Q21	4Q20	4Q21	3Q21	4Q20	4Q21	3Q21	4Q20
AB&T Financial Corp.	NC	ABTO	230,246	NA	NA	0.01	NA	NA	3.45	3.28	3.69	17	(24)	33	34	20	1.73	1.79	2.42	5.31	4.86	4.76
Bancorp. of Southern Indiana	IN	BCSO	743,292	NA	NA	1.40	NA	NA	NA	2.89	3.26	NA	NA	NA	30	24	NA	NA	NA	NA	NA	NA
Bank of Botetourt	VA	BORT	662,229	0.77	NA	0.70	NA	10.0	3.18	3.33	3.36	(15)	(18)	32	30	20	1.65	1.84	2.73	4.75	4.91	4.77
Bank of the James Finl Grp Inc.	VA	BOTJ	987,634	0.39	NA	0.36	NA	8.3	3.00	3.14	3.45	(14)	(45)	35	32	23	NA	1.87	NA	4.33	4.40	4.70
Boyle Bancorp Inc.	KY	BYLB	825,429	NA	NA	1.77	NA	NA	NA	3.30	3.42	NA	NA	NA	41	39	NA	2.36	2.65	NA	4.77	4.63
CapStar Finl Hldgs Inc.	TN	CSTR	3,133,046	0.56	0.51	0.44	10.2	27.3	3.15	3.13	3.12	2	2	NA	28	26	1.84	1.75	1.98	4.43	4.34	4.41
Carter Bankshares	VA	CARE	4,133,746	0.21	0.30	0.11	-28.8	90.9	2.78	2.91	2.69	(13)	9	NA	28	25	1.49	1.58	1.85	4.03	4.19	3.96
Cincinnati Bancorp Inc.	OH	CNNB	248,464	NA	NA	0.63	NA	NA	NA	3.30	2.39	NA	NA	NA	11	18	NA	NA	NA	NA	4.29	4.02
Citizens Commerce Bcshs Inc.	KY	CCVS	313,899	NA	NA	NA	NA	NA	NA	4.04	4.14	NA	NA	NA	24	24	NA	2.39	2.83	NA	5.17	5.24
Citizens National Corp.	KY	CZNL	773,326	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
City Holding Co.	WV	CHCO	6,003,695	1.54	1.24	1.40	24.0	10.0	2.97	2.92	3.01	5	(4)	34	34	30	2.05	2.22	2.32	3.97	3.81	3.90
Cmnty Bcshs (McArthur OH)	OH	CNUN	1,282,473	NA	NA	1.54	NA	NA	NA	3.42	3.34	NA	NA	NA	35	31	NA	1.61	1.80	NA	5.01	5.04
Community Trust Bancorp Inc.	KY	CTBI	5,418,257	1.08	1.16	0.89	-6.5	21.3	3.20	3.26	3.22	(6)	(2)	NA	33	26	NA	NA	NA	NA	NA	NA
Eagle Financial Bancorp Inc.	OH	EFBI	174,849	0.07	NA	0.53	NA	-86.8	2.46	2.73	3.17	(27)	(71)	NA	NA	NA	NA	NA	NA	3.78	4.02	3.71
FB Financial Corp.	TN	FBK	12,597,686	1.02	0.81	0.95	25.6	7.4	3.21	3.22	3.34	(1)	(13)	28	25	23	1.79	1.84	1.88	4.37	4.47	4.67
FCN Banc Corp.	IN	FBVI	723,977	1.19	NA	1.21	NA	-1.7	2.79	2.57	2.64	22	15	48	48	40	NA	1.69	NA	5.02	4.38	4.58
Fidelity Federal Bancorp	IN	FDLB	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	55	NA	NA	NA	NA	NA	NA
First Bancorp of Indiana Inc.	IN	FBPI	482,789	0.38	NA	0.55	NA	-30.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
First Capital Inc.	IN	FCAP	1,156,603	0.84	NA	0.85	NA	-1.2	2.60	2.87	3.07	(27)	(47)	NA	53	46	NA	NA	NA	NA	5.04	4.81
First Citizens Bancshares Inc.	TN	FIZN	2,159,736	NA	NA	1.45	NA	NA	NA	NA	NA	NA	NA	NA	NA	43	NA	NA	NA	NA	NA	NA
First Community Bkshs Inc.	VA	FCBC	3,194,519	0.62	0.67	0.65	-7.5	-4.6	3.55	3.59	4.20	(4)	(65)	24	23	18	2.17	2.52	2.91	4.63	4.64	5.12
First Community Corp.	TN	FCCT	198,218	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34	NA	NA	NA	NA	NA	NA
First Farmers Merchants Corp.	TN	FFMH	1,972,738	0.71	NA	0.76	NA	-6.6	2.62	2.66	2.71	(4)	(9)	51	49	42	NA	NA	NA	NA	NA	NA
First Financial Corp.	IN	THFF	5,170,799	0.58	1.17	1.15	-50.4	-49.6	3.11	3.22	4.13	(10)	(102)	40	43	37	NA	NA	NA	NA	NA	NA
German American Bancorp Inc.	IN	GABC	5,608,539	0.73	0.72	0.79	0.8	-7.6	3.22	3.34	3.72	(12)	(50)	NA	40	32	2.28	2.24	2.45	4.50	4.62	4.93
HFB Financial Corp.	KY	HFBA	463,027	NA	NA	NA	NA	NA	3.54	3.88	3.86	(34)	(33)	30	31	25	1.93	2.02	2.16	4.59	5.21	5.07
Hocking Valley Bancshares	OH	HCKG	339,222	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	42	NA	NA	NA	NA	NA	NA
HomeTrust Bancshares Inc.	NC	HTBI	3,502,819	0.68	0.37	0.57	83.8	19.3	3.35	3.44	3.09	(9)	26	13	12	18	3.02	2.69	2.77	3.83	3.97	4.02
InsCorp Inc.	TN	IBTN	700,230	NA	NA	NA	NA	NA	NA	3.15	2.63	NA	NA	NA	15	11	NA	NA	NA	NA	NA	NA
LCNB Corp.	OH	LCNB	1,903,629	0.45	0.43	0.44	4.7	2.3	3.36	3.35	3.73	2	(37)	19	20	16	NA	1.51	2.11	4.07	4.12	4.52
Limestone Bancorp Inc.	KY	LMST	1,415,692	0.45	0.42	0.42	7.1	7.1	3.33	3.62	3.54	(29)	(21)	24	23	21	NA	2.23	NA	NA	4.82	4.69
MCNB Banks Inc.	WV	MKIN	345,437	NA	NA	NA	NA	NA	NA	3.59	3.76	NA	NA	NA	28	23	NA	1.45	1.83	NA	4.89	5.12
Mid-Southern Bancorp Inc.	IN	MSVB	252,254	NA	NA	0.07	NA	NA	NA	2.91	3.12	NA	NA	NA	50	49	NA	NA	NA	NA	4.53	4.65
Mountain Commerce Bncp Inc.	TN	MCBI	1,334,929	0.81	0.69	0.72	17.4	12.5	3.69	3.87	3.76	(18)	(7)	18	20	14	2.84	2.73	2.93	4.45	4.76	4.82
National Bankshares Inc.	VA	NKSH	1,702,175	0.86	0.72	0.77	19.4	11.7	2.81	2.86	2.96	(5)	(16)	49	47	45	NA	1.72	1.76	NA	4.56	4.66
New Peoples Bankshares Inc.	VA	NWPP	794,647	0.08	NA	0.06	NA	33.3	3.53	3.93	3.68	(40)	(15)	NA	24	19	NA	1.72	NA	4.47	4.40	4.93
Ohio Valley Banc Corp.	OH	OVBC	1,249,769	0.48	NA	0.98	NA	-51.0	3.56	3.56	3.76	0	(20)	28	26	23	NA	NA	NA	4.99	4.98	5.08
Paragon Finl Solutions Inc.	TN	PGNN	538,824	NA	NA	0.09	NA	NA	3.65	3.72	3.75	(7)	(9)	26	22	17	1.49	1.57	1.65	4.70	4.52	4.36
Parkway Acquisition Corp.	VA	PKKW	980,174	NA	NA	0.28	NA	NA	NA	3.60	3.95	NA	NA	NA	23	15	NA	NA	NA	NA	4.78	4.94
Peoples Bancorp Inc.	OH	PEBO	7,068,376	0.99	0.57	1.05	73.2	-5.7	3.37	3.51	3.13	(14)	24	NA	30	22	1.65	1.71	1.19	4.44	4.55	4.06
Pinnacle Bankshares Corp.	VA	PPBN	1,015,863	NA	NA	0.83	NA	NA	NA	NA	3.35	NA	NA	NA	NA	30	NA	NA	NA	NA	NA	4.90
Republic Bancorp Inc.	KY	RBCA.A	6,093,632	0.84	0.90	0.98	-6.7	-14.3	3.49	3.55	3.77	(6)	(28)	22	26	18	NA	1.39	NA	NA	4.67	NA
Security Bancorp Inc.	TN	SCYT	295,744	NA	NA	1.59	NA	NA	3.02	3.12	3.38	(10)	(36)	36	35	30	NA	NA	NA	NA	NA	4.61
SmartFinancial Inc.	TN	SMBK	4,611,579	0.40	0.51	0.59	-22.0	-32.2	2.94	3.38	3.59	(44)	(65)	35	33	22	1.65	1.91	2.03	4.57	4.99	4.74
Stock Yards Bancorp Inc.	KY	SYBT	6,646,025	0.92	0.81	0.78	13.6	17.9	3.09	3.17	3.37	(8)	(28)	32	27	20	NA	1.30	1.61	NA	4.16	4.12
Surrey Bancorp	NC	SRYB	480,535	NA	NA	0.36	NA	NA	2.87	2.59	3.58	28	(71)	45	44	37	0.40	0.41	0.92	5.25	4.66	5.75
SVB & T Corp.	IN	SVBT	490,097	2.20	NA	2.41	NA	-8.7	4.01	4.05	4.02	(4)	(1)	17	19	20	NA	NA	NA	NA	NA	NA
TN Valley Financial Hldgs Inc.	TN	TVLF	288,012	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Truaxton Corporation	TN	TRUX	917,259	1.39	NA	1.23	NA	13.0	2.47	2.65	2.90	(18)	(44)	44	41	41	1.84	1.83	2.17	3.96	4.27	4.40

Table 1: Mid-South Publicly Traded Banks - Fourth Quarter 2021 vs. Third Quarter 2021 and Fourth Quarter 2020

Median			7.1	4.7	3.19	3.30	3.38	(8)	(20)	32	30	24	1.81	1.81	2.11	4.46	4.59	4.69
Average			9.3	-0.3	3.17	3.28	3.40	(10)	(25)	32	31	28	1.86	1.85	2.13	4.48	4.58	4.65

Source: S&P Global Market Intelligence.

Table 2a: Kentucky Banks Between \$100 Million - \$10 Billion in Assets - Fourth Quarter 2021 vs. Third Quarter 2021 and Fourth Quarter 2020

Company Name	ST	Total Assets (\$000s)	Net Income (\$000)			Net Interest Margin (%)			NIM Chg. (B.P.) Linked		Cash & Investment Securities/Assets (%)			Investment Securities Yld (%)			Total Loan Yld (%)		
			4Q21	3Q21	4Q20	4Q21	3Q21	4Q20	QTR	YOY	4Q21	3Q21	4Q20	4Q21	3Q21	4Q20	4Q21	3Q21	4Q20
1st Trust Bank Inc.	KY	262,138	519	368	474	3.45	2.98	2.65	47	80	23	21	18	0.93	0.73	0.86	5.21	4.63	4.31
American B&TC Inc.	KY	614,390	1,288	1,240	890	2.70	2.76	2.72	(6)	(2)	1	2	2	1.43	1.44	1.48	4.87	5.09	4.89
Bank of Cadiz & Trust Co.	KY	144,034	240	265	153	2.40	2.52	2.55	(12)	(15)	4	4	4	1.52	1.55	1.69	4.82	4.99	5.12
Bank of Clarkston	KY	155,742	399	367	550	3.03	3.07	3.68	(4)	(65)	11	9	13	1.59	1.53	1.71	5.36	5.35	5.72
Bank of Columbia	KY	209,113	948	1,121	748	4.09	4.85	4.07	(76)	2	21	11	11	2.32	2.41	2.19	6.04	6.72	6.06
Bank of Edmonson County	KY	254,613	816	892	731	3.06	3.29	3.48	(23)	(42)	3	3	4	1.36	1.33	1.41	5.12	5.42	5.86
Bank of Hindman	KY	282,027	500	394	426	2.05	1.99	1.89	6	16	6	3	4	1.57	1.35	1.51	4.58	4.68	4.59
Bank of Jamestown	KY	237,710	610	525	575	2.90	2.90	3.19	0	(29)	11	11	9	2.56	2.75	3.19	4.45	4.46	4.62
Bank of Lexington Inc.	KY	286,948	584	590	710	3.20	3.36	3.06	(16)	14	19	18	29	1.10	1.32	1.53	4.33	4.38	4.88
Bank of Maysville	KY	159,309	311	289	335	2.85	2.84	3.10	1	(25)	7	7	7	1.39	1.39	1.61	4.28	4.28	4.43
Bank of the Bluegrass & Tr Co.	KY	321,353	823	939	972	3.17	3.39	3.49	(22)	(32)	6	8	4	1.54	1.55	1.94	4.64	5.03	4.85
Bankers' Bank of Kentucky Inc.	KY	124,252	215	168	178	1.80	1.63	1.89	17	(9)	65	64	53	0.00	0.00	0.39	5.31	5.41	5.09
Casey County Bank Inc.	KY	310,697	796	738	690	2.96	2.96	2.85	0	11	13	10	12	0.92	0.84	0.94	5.11	5.16	5.55
Cecilian Bank	KY	1,384,857	3,915	4,973	3,513	2.96	3.37	3.41	(41)	(45)	4	6	5	1.15	1.12	1.23	4.95	5.74	5.18
Central Bank & Trust Co.	KY	3,890,954	5,652	8,827	-1,264	2.61	3.11	3.38	(50)	(77)	32	29	18	0.72	0.73	0.87	4.44	4.68	4.47
Century Bank of Kentucky Inc.	KY	161,438	620	651	516	3.68	3.62	3.70	6	(2)	10	6	11	1.25	1.27	1.52	4.94	4.73	5.03
Citizens B&TC	KY	307,296	963	641	711	2.43	3.04	2.76	(61)	(33)	7	8	10	1.68	1.65	2.04	3.93	5.04	4.33
Citizens B&TC of Jackson	KY	171,688	300	261	-292	3.47	3.19	3.30	28	17	19	20	19	0.76	0.81	1.16	5.44	5.11	5.22
Citizens Bank	KY	120,974	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Citizens Bank	KY	196,644	482	190	126	3.42	2.74	2.75	68	67	15	25	8	0.94	1.00	0.41	6.24	4.77	4.79
Citizens Bank	KY	167,928	200	870	71	3.99	4.82	3.98	(83)	1	5	10	6	1.79	1.98	2.64	5.18	6.36	5.38
Citizens Bank	KY	186,994	482	763	343	3.49	3.79	3.35	(30)	14	2	3	3	1.65	1.65	1.90	5.22	5.62	5.44
Citizens Bank of Kentucky	KY	772,910	1,378	1,464	1,550	2.58	2.64	2.83	(6)	(25)	23	22	23	1.98	2.03	2.18	4.59	4.59	4.89
Citizens Commerce Bank	KY	313,856	686	1,035	877	3.41	4.00	4.12	(59)	(71)	7	8	11	2.37	2.39	2.83	4.27	5.17	5.24
Citizens Deposit Bank & Trust	KY	654,258	NA	NA	1,541	NA	NA	3.37	NA	NA	NA	NA	8	NA	NA	1.59	NA	NA	5.28
Citizens Guaranty Bank	KY	248,211	810	852	550	4.90	4.99	4.59	(9)	31	2	7	3	1.43	1.49	1.73	5.78	6.16	5.91
Citizens Natl Bk of Lebanon	KY	157,206	455	438	242	2.76	2.71	2.43	5	33	7	7	11	1.65	1.72	1.78	7.53	7.28	5.52
Citizens Natl Bk of Somerset	KY	616,204	1,121	1,363	1,680	2.70	2.73	2.83	(3)	(13)	12	15	17	1.66	1.67	1.75	4.74	4.75	5.03
Commercial Bank	KY	194,934	271	365	203	3.52	3.50	3.54	2	(2)	10	9	8	1.59	1.32	1.67	5.43	5.49	5.37
Commercial Bank of Grayson	KY	220,307	475	482	481	3.30	3.13	3.63	17	(33)	7	6	11	1.37	1.29	1.61	5.74	5.55	6.12
Commonwealth B&T Co.	KY	1,299,520	2,466	3,055	4,594	2.71	2.88	2.70	(17)	1	23	16	8	1.57	1.60	2.14	4.43	4.46	3.50
Commonwealth Comm. Bk Inc.	KY	162,663	49	86	221	1.96	1.90	1.92	6	4	5	5	5	1.33	1.32	1.52	5.21	5.24	5.50
Community Financial Svcs Bk	KY	1,448,748	3,066	3,194	3,845	3.04	2.84	2.86	20	18	8	6	10	1.84	1.84	2.03	4.76	4.67	4.74
Community Trust Bank Inc.	KY	5,384,484	19,662	21,025	16,275	3.22	3.30	3.26	(8)	(4)	6	4	7	1.31	1.29	1.40	4.63	4.78	4.42
Ctzns Dep Bk of Arlington Inc.	KY	273,316	875	608	892	3.43	3.65	3.28	(22)	15	8	5	4	2.04	2.02	2.12	5.24	5.59	5.25
Ctzns Union Bk of Shelbyville	KY	1,105,283	-188	3,475	2,864	3.55	3.62	3.57	(7)	(2)	23	21	16	1.58	1.51	1.46	5.36	5.28	5.32
Cumberland Security Bk Inc.	KY	280,615	2,175	2,286	1,563	4.33	4.53	4.43	(20)	(10)	8	15	12	0.96	1.15	1.50	5.64	5.59	5.67
Cumberland Valley Nat'l B&TC	KY	724,587	1,295	1,374	1,374	2.94	3.01	2.99	(7)	(5)	25	21	19	1.36	1.42	1.82	4.88	4.87	4.64
Eclipse Bank Inc.	KY	292,541	304	445	399	3.13	3.40	3.12	(27)	1	5	3	1	1.44	1.35	1.07	4.34	4.56	4.63
Edmonton State Bank	KY	732,216	1,510	3,118	2,934	2.96	3.45	3.04	(49)	(8)	24	24	24	0.44	0.48	1.01	4.77	5.42	5.01
Elkton B&TC	KY	168,980	422	317	356	3.07	3.05	3.24	2	(17)	10	10	9	1.88	1.88	1.93	5.91	5.93	6.10
Farmers B&TC	KY	497,372	1,804	1,938	1,250	4.16	4.22	4.09	(6)	7	5	5	3	1.89	1.70	1.90	5.00	4.99	5.13
Farmers B&TC	KY	194,936	379	758	592	3.24	3.59	3.92	(35)	(68)	13	8	13	1.57	1.55	2.03	4.86	5.30	5.36
Farmers Bank	KY	220,246	499	463	445	2.79	2.72	2.95	7	(16)	14	19	17	1.21	1.22	1.18	4.51	4.52	4.93
Farmers Bank of Milton	KY	312,585	690	650	515	3.28	3.06	3.11	22	17	3	2	2	2.01	1.93	2.04	4.99	4.81	5.28
Farmers Nat'l Bank Danville	KY	906,751	1,860	2,302	2,291	3.03	3.29	3.52	(26)	(49)	23	19	20	2.31	2.36	2.65	4.57	4.77	4.81
Farmers Nat'l Bk of Lebanon	KY	119,892	76	112	168	2.91	2.79	3.04	12	(13)	3	4	4	1.47	1.36	1.88	5.14	5.05	4.98
Field & Main Bank	KY	588,403	1,743	2,105	1,646	3.32	3.45	3.68	(13)	(36)	6	11	8	2.61	2.65	3.04	4.33	4.67	4.73
First & Farmers Natl Bk Inc.	KY	630,535	1,530	2,360	1,569	3.43	4.00	3.85	(57)	(42)	3	4	2	2.25	2.32	2.59	4.78	5.74	5.21

Table 2a: Kentucky Banks Between \$100 Million - \$10 Billion in Assets - Fourth Quarter 2021 vs. Third Quarter 2021 and Fourth Quarter 2020

First & Peoples B&TC	KY	249,127	811	612	631	3.81	3.68	3.62	13	19	4	3	5	2.02	1.91	2.14	6.00	5.73	5.43
First FSB of Kentucky (MHC)	KY	257,021	263	416	270	2.75	2.97	3.07	(22)	(32)	9	7	6	1.27	1.18	2.78	3.84	3.95	4.06
First Kentucky Bank Inc.	KY	535,168	902	1,901	1,370	3.17	3.59	3.41	(42)	(24)	7	5	6	2.48	2.65	2.97	4.39	4.98	4.65
First National Bank & Trust	KY	224,912	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
First National Bank of Grayson	KY	332,114	1,019	1,211	968	3.40	3.54	3.39	(14)	1	14	19	21	0.99	0.96	1.17	5.76	6.11	5.38
First National Bank of Jackson	KY	100,945	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
First Natl Bk of Kentucky	KY	168,626	311	279	151	4.01	3.98	3.72	3	29	11	7	13	0.97	1.00	1.01	5.29	5.12	5.23
First Natl Bk of Manchester	KY	173,050	-14	250	408	2.67	2.87	2.68	(20)	(1)	31	33	28	2.27	2.34	2.22	4.97	5.48	5.16
First NB of Russell Springs	KY	297,476	792	1,438	782	3.63	3.08	3.42	55	21	10	10	7	2.31	2.05	2.31	5.40	4.72	5.02
First Southern National Bank	KY	1,180,778	2,410	1,712	4,277	3.17	3.63	3.90	(46)	(73)	19	20	19	1.01	1.04	1.82	5.20	5.77	5.57
First State Bank	KY	251,073	1,219	1,174	700	3.84	4.17	4.01	(33)	(17)	9	5	11	1.56	1.51	1.71	5.89	6.39	5.43
First State Bank Inc.	KY	158,827	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
First State Bk Southeast Inc.	KY	361,414	544	972	-67	3.68	3.54	3.49	14	19	8	10	14	2.13	2.20	1.61	4.78	4.68	4.83
First United B&TC	KY	490,494	1,207	2,771	1,367	3.40	4.78	4.15	(138)	(75)	1	1	1	1.69	1.74	2.25	4.96	6.82	5.12
FNB Bank Inc.	KY	608,908	972	1,906	1,081	3.49	3.81	3.69	(32)	(20)	13	5	7	2.26	2.11	2.45	4.76	5.02	4.96
Forcht Bank NA	KY	1,509,253	2,449	2,766	1,714	3.19	3.13	3.38	6	(19)	6	8	11	1.65	1.69	2.18	4.65	4.70	4.92
Franklin B&TC	KY	707,754	2,306	2,731	2,773	3.49	3.35	4.10	14	(61)	21	20	13	3.95	3.69	3.12	4.87	4.71	5.31
Frst Cmnty Bk of the Heartland	KY	356,983	1,048	1,411	806	4.16	4.26	4.22	(10)	(6)	3	3	4	2.41	2.33	2.74	4.99	5.14	5.25
Hancock B&TC	KY	333,817	NA	338	262	NA	3.04	3.62	NA	NA	NA	3	2	NA	1.45	1.99	NA	4.47	5.17
Heritage Bank Inc.	KY	1,463,835	4,805	3,795	4,384	2.91	3.27	3.30	(36)	(39)	17	15	16	1.66	1.82	1.80	4.93	5.10	4.93
Home Federal Bank Corp.	KY	463,379	809	1,061	837	3.52	3.86	3.84	(34)	(32)	8	10	6	1.93	2.02	2.16	4.61	5.22	5.08
Hometown Bank of Corbin Inc.	KY	264,742	627	928	825	3.26	3.87	4.08	(61)	(82)	9	10	12	1.64	1.79	2.18	5.15	6.03	5.63
Hyden Citizens Bank	KY	144,995	345	404	356	3.20	3.33	3.54	(13)	(34)	4	6	4	2.50	2.56	2.92	4.87	5.13	5.19
Independence Bk of Kentucky	KY	3,237,305	15,513	12,919	10,921	3.56	3.35	3.38	21	18	6	3	3	3.01	2.79	3.41	5.00	4.70	4.37
Inez Deposit Bank	KY	152,951	NA	NA	-127	NA	NA	2.04	NA	NA	NA	NA	44	NA	NA	1.69	NA	NA	5.67
Jackson County Bank	KY	177,405	313	370	392	2.92	3.03	3.39	(11)	(47)	33	30	27	1.52	1.59	2.05	6.31	6.27	6.55
Kentucky Bank	KY	1,270,926	NA	NA	3,381	NA	NA	3.27	NA	NA	NA	NA	3	NA	NA	1.93	NA	NA	4.58
Kentucky Farmers Bank Corp.	KY	270,868	1,256	1,943	1,539	3.81	4.73	4.52	(92)	(71)	5	12	11	3.04	3.76	3.72	5.37	6.60	6.06
Lewisburg Banking Co.	KY	171,463	207	409	292	3.29	3.26	3.64	3	(35)	5	6	8	1.63	1.63	1.65	4.72	4.77	5.10
Limestone Bank Inc.	KY	1,407,879	4,141	4,992	3,729	3.48	3.77	3.70	(29)	(22)	6	4	5	2.17	2.24	2.47	4.55	4.86	4.69
Lincoln National Bank	KY	393,296	1,307	1,734	1,498	3.59	4.34	3.55	(75)	4	14	14	18	2.39	2.39	2.61	5.00	6.08	5.19
Magnolia Bank Inc.	KY	456,669	697	1,618	8,802	1.94	1.95	2.42	(1)	(48)	3	3	3	0.55	0.50	1.22	3.46	3.45	3.30
Meade County Bank	KY	288,987	967	900	643	3.42	3.72	3.60	(30)	(18)	8	7	10	1.46	1.49	1.60	4.95	5.42	5.38
Monticello Banking Co.	KY	1,006,405	4,311	2,798	3,885	3.78	3.57	3.65	21	13	3	4	8	2.04	1.92	2.23	5.21	5.07	5.11
Morgantown B&TC Inc.	KY	257,667	408	1,538	490	3.05	6.05	3.25	(300)	(20)	3	3	4	1.13	1.14	1.43	4.79	9.27	4.84
Murray Bank	KY	443,894	1,104	1,751	1,178	2.98	4.05	3.17	(107)	(19)	16	13	15	1.44	1.48	1.58	4.91	6.16	4.92
Paducah Bank & Trust Co.	KY	822,330	3,471	3,989	3,109	3.67	3.79	3.92	(12)	(25)	7	3	4	2.18	2.28	2.43	4.48	4.59	4.85
PBK Bank Inc.	KY	157,585	512	504	410	3.66	3.81	4.19	(15)	(53)	29	25	32	1.72	1.84	2.42	5.92	6.07	6.12
Peoples B&TC of Hazard	KY	254,855	-775	-372	74	2.85	2.91	3.02	(6)	(17)	6	12	8	1.99	2.22	2.52	4.31	4.43	4.47
Peoples B&TC of Madison	KY	465,795	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Peoples Bank	KY	142,228	441	561	572	3.24	3.71	3.63	(47)	(39)	15	11	18	1.69	1.74	2.17	5.43	6.14	5.55
Peoples Bank of Kentucky Inc.	KY	381,369	1,271	1,366	959	4.43	4.30	3.92	13	51	9	8	7	0.96	0.99	1.27	5.96	5.81	5.34
Peoples Exchange Bank	KY	505,600	1,215	1,639	1,281	3.51	4.01	3.66	(50)	(15)	10	18	14	1.27	1.15	1.49	4.91	5.58	5.15
Planters Bank Inc.	KY	1,416,938	6,871	5,550	4,714	3.59	3.65	3.66	(6)	(7)	9	5	2	2.02	1.97	2.01	4.68	4.66	4.59
Republic B&TC	KY	6,088,408	16,165	20,073	20,057	4.49	3.56	3.78	93	71	12	16	8	1.34	1.34	1.36	5.81	4.66	4.54
River City Bank Inc.	KY	375,552	954	1,199	1,367	3.62	3.81	3.25	(19)	37	7	7	22	1.53	1.48	1.62	5.51	6.11	5.92
Sacramento Deposit Bank	KY	133,794	253	532	415	3.66	3.60	3.61	6	5	4	4	3	2.05	2.10	2.22	6.02	5.95	5.94
Salyersville National Bank	KY	134,173	281	381	265	3.21	3.48	3.67	(27)	(46)	13	9	18	1.63	1.58	1.56	5.09	5.57	5.92
South Central Bank Inc.	KY	1,591,396	4,722	6,727	5,148	3.26	3.92	3.21	(66)	5	6	7	15	1.20	1.23	1.26	4.68	5.84	4.77
Springfield State Bank	KY	389,237	-575	993	590	2.72	2.66	2.74	6	(2)	2	3	3	2.02	1.89	2.35	4.81	4.85	5.01
Stock Yards B&TC	KY	6,639,234	25,585	23,435	18,316	3.07	3.16	3.36	(9)	(29)	13	8	5	1.23	1.29	1.59	4.18	4.14	4.11
Taylor County Bank	KY	224,078	999	912	676	3.49	3.57	3.83	(8)	(34)	16	20	16	1.88	2.08	2.07	5.59	5.55	5.83
Town & Country B&TC	KY	435,008	700	996	960	2.88	3.39	3.67	(51)	(79)	19	20	18	1.12	1.12	1.40	4.64	5.32	5.26

Table 2a: Kentucky Banks Between \$100 Million - \$10 Billion in Assets - Fourth Quarter 2021 vs. Third Quarter 2021 and Fourth Quarter 2020

Traditional Bank Inc.	KY	2,250,887	8,426	9,764	7,508	2.72	3.01	3.00	(29)	(28)	16	14	12	1.92	1.93	2.16	4.66	4.98	4.51
United Citizens B&TC	KY	156,505	152	-109	146	3.16	3.15	3.17	1	(1)	6	6	8	1.15	1.27	1.33	4.53	4.41	4.79
United Citizens Bk of Sthrn KY	KY	188,103	656	790	831	4.39	4.25	4.51	14	(12)	3	6	4	1.28	1.26	1.45	5.38	5.40	5.63
United Cmnty Bk of W KY Inc.	KY	386,830	1,213	1,421	1,097	3.15	3.55	3.55	(40)	(40)	2	3	2	1.78	1.77	1.85	5.07	5.82	5.57
United Cumberland Bank	KY	379,079	1,257	1,593	1,077	3.46	3.78	3.95	(32)	(49)	16	20	18	1.16	1.14	1.48	5.93	6.38	6.21
United Southern Bank	KY	280,977	653	527	505	3.17	3.16	3.35	1	(18)	11	13	10	1.45	1.46	1.54	4.89	4.97	5.13
Victory Community Bank	KY	188,085	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
West Point Bank	KY	341,539	889	944	994	3.30	3.05	3.19	25	11	2	3	23	1.56	1.54	1.46	4.94	5.02	5.29
Whitaker Bank Inc.	KY	2,063,401	2,312	3,530	6,418	2.52	2.56	5.66	(4)	(314)	5	7	3	1.39	1.34	2.54	4.40	4.49	9.06
Wilson & Muir B&TC	KY	699,135	2,532	3,469	2,863	3.26	3.61	3.50	(35)	(24)	11	10	16	1.85	1.86	2.10	5.15	5.72	5.53
WinFirst Bank	KY	145,844	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Median						3.25	3.39	3.42	(11)	(16)	8	8	9	1.58	1.55	1.82	4.95	5.12	5.14
Average						3.26	3.43	3.42	(18)	(17)	11	11	11	1.64	1.65	1.88	5.02	5.27	5.17

Source: S&P Global Market Intelligence.

Table 2b: Tennessee Banks Between \$100 Million - \$10 Billion in Assets - Fourth Quarter 2021 vs. Third Quarter 2021 and Fourth Quarter 2020

Company Name	ST	Total Assets (\$000s)	Net Income (\$000)			Net Interest Margin (%)			NIM Chg. (B.P.) Linked		Cash & Investment Securities/Assets (%)			Investment Securities Yld (%)			Total Loan Yld (%)		
			4Q21	3Q21	4Q20	4Q21	3Q21	4Q20	QTR.	YOY	4Q21	3Q21	4Q20	4Q21	3Q21	4Q20	4Q21	3Q21	4Q20
Amer Bk & Tr of Cumberlands	TN	335,619	NA	NA	746	NA	NA	3.90	NA	NA	NA	NA	32	NA	NA	1.85	NA	NA	6.25
Andrew Johnson Bank	TN	503,835	1,439	1,310	1,015	3.57	3.82	4.34	(25)	(77)	11	12	13	1.32	1.40	1.69	5.33	5.49	5.57
Apex Bank	TN	971,477	7,011	8,688	7,496	6.10	6.36	6.31	(26)	(21)	21	20	12	4.32	4.19	4.10	9.65	9.87	8.92
Bank of Bartlett	TN	491,950	4,648	2,947	1,403	3.30	4.36	3.13	(106)	17	11	13	10	1.99	1.62	1.33	4.50	6.43	3.83
Bank of Cleveland	TN	341,423	2,013	1,535	1,526	4.19	3.94	4.04	25	15	27	24	25	1.88	1.74	1.75	6.39	5.57	5.49
Bank of Crockett	TN	223,671	940	809	718	3.42	3.43	3.17	(1)	25	2	3	4	2.22	2.23	2.22	5.34	5.22	5.41
Bank of Dickson	TN	304,573	461	310	448	2.32	2.40	2.61	(8)	(29)	5	7	9	1.47	1.51	1.62	3.87	4.04	4.31
Bank of Fayette County	TN	806,122	1,612	2,775	1,331	4.29	4.45	3.96	(16)	33	9	5	10	1.58	1.58	1.87	5.54	5.66	5.78
Bank of Frankewing	TN	413,537	1,101	789	612	3.88	3.79	3.35	9	53	12	15	18	1.39	1.45	1.51	5.38	5.60	5.64
Bank of Gleason	TN	129,666	285	278	171	3.33	3.21	3.27	12	6	11	11	15	2.23	2.14	2.30	5.92	5.99	6.44
Bank of Jackson	TN	238,784	537	494	496	2.26	2.42	2.43	(16)	(17)	3	3	2	2.18	2.25	2.34	4.39	4.46	4.14
Bank of Lincoln County	TN	191,216	850	828	630	4.96	5.00	4.94	(4)	2	22	28	26	1.70	1.82	1.96	7.64	8.21	7.35
Bank of Perry County	TN	209,539	620	918	638	4.32	4.23	4.37	9	(5)	2	2	4	1.30	1.23	1.25	5.71	5.76	5.99
Bank of Ripley	TN	291,602	251	572	60	2.95	3.28	3.40	(33)	(45)	3	3	4	2.31	2.46	2.63	5.73	5.85	6.15
Bank of Tennessee	TN	1,784,992	6,855	7,333	5,725	3.61	3.73	3.86	(12)	(25)	10	14	4	1.82	1.93	2.19	4.66	4.72	4.66
Bank of Waynesboro	TN	188,401	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Bank3	TN	386,794	468	647	61	3.14	3.52	2.45	(38)	69	5	11	9	2.31	2.26	2.42	4.19	4.65	3.63
BankTennessee	TN	514,808	1,584	1,818	1,015	3.75	4.10	4.36	(35)	(61)	15	4	9	2.04	2.08	2.33	4.66	4.98	5.72
CapStar Bank	TN	3,129,211	12,925	13,574	10,240	3.20	3.19	3.19	1	1	13	11	9	1.69	1.60	1.83	4.43	4.34	4.41
Carroll Bank & Trust	TN	402,894	678	581	490	3.80	3.97	4.00	(17)	(20)	10	12	13	1.41	1.38	1.36	5.33	5.41	5.52
CBBC Bank	TN	486,728	1,006	1,102	428	2.86	3.00	3.26	(14)	(40)	14	10	8	2.11	2.13	1.96	4.59	4.66	4.81
CedarStone Bank	TN	265,030	633	636	498	3.13	3.79	3.44	(66)	(31)	2	2	4	1.91	1.93	1.88	4.59	5.59	5.12
Centennial Bank	TN	689,600	2,776	1,793	1,706	4.05	4.51	4.28	(46)	(23)	18	15	18	1.65	1.70	2.40	6.14	6.60	6.23
Central Bank	TN	129,713	237	369	358	3.35	4.06	3.88	(71)	(53)	14	12	15	1.14	1.18	1.24	5.66	6.47	5.78
Citizens B&TC of Grainger Cnty	TN	284,337	918	748	605	2.94	2.70	2.88	24	6	6	4	7	2.23	2.24	2.39	5.57	4.71	5.14
Citizens Bank	TN	1,068,428	7,380	6,995	5,146	4.36	4.81	4.01	(45)	35	4	2	2	3.08	3.09	2.71	5.06	5.64	4.93
Citizens Bank	TN	290,691	NA	NA	750	NA	NA	3.52	NA	NA	NA	NA	4	NA	NA	1.56	NA	NA	6.03
Citizens Bank	TN	763,412	3,646	4,405	3,725	3.51	3.60	3.56	(9)	(5)	3	4	3	2.78	2.76	2.84	5.33	5.52	5.65
Citizens Bank of Lafayette	TN	1,479,073	4,237	6,205	2,935	3.21	5.21	3.41	(200)	(20)	16	16	9	1.67	1.82	1.83	5.22	8.46	5.47
Citizens Community Bank	TN	310,998	1,343	1,214	1,134	4.12	4.26	4.37	(14)	(25)	24	23	25	1.63	1.71	1.94	7.39	7.03	7.06
Citizens National Bank	TN	1,594,939	6,761	7,728	6,133	3.44	3.57	3.75	(13)	(31)	22	19	12	1.83	1.89	2.17	5.22	5.29	5.12
Citizens Savings B&TC	TN	134,538	605	120	24	4.98	4.36	4.50	62	48	11	7	14	0.41	0.36	1.40	6.16	5.90	6.21
Citizens Tri-County Bank	TN	1,195,244	5,896	4,795	4,240	3.44	3.34	3.77	10	(33)	15	15	16	1.44	1.52	1.69	5.67	5.60	5.91
Coffee County Bank	TN	250,180	1,606	1,538	1,456	4.97	4.69	4.77	28	20	7	11	5	2.23	2.23	2.16	6.10	5.88	6.02
Commercial B&TC	TN	1,157,694	2,276	6,336	3,432	2.78	3.21	3.12	(43)	(34)	15	11	18	1.79	1.80	2.03	5.08	5.15	4.84
Commercial Bank	TN	1,711,504	4,697	5,670	4,862	3.15	3.42	3.35	(27)	(20)	8	11	8	0.96	1.26	1.55	4.45	4.94	4.51
Community Bank	TN	217,148	-433	503	-211	4.15	4.23	4.14	(8)	1	2	2	2	3.45	3.55	4.21	5.37	5.30	5.32
Community National Bank	TN	268,500	NA	NA	0	NA	NA	3.66	NA	NA	NA	NA	13	NA	NA	1.75	NA	NA	5.61
Decatur County Bank	TN	198,953	2,753	-512	180	4.14	4.17	4.05	(3)	9	8	8	8	1.94	1.90	2.09	5.48	5.38	5.28
Evolve Bank & Trust	TN	788,114	2,322	3,805	3,215	3.99	3.84	4.03	15	(4)	9	7	7	1.47	2.00	1.76	4.63	4.94	4.77
F&M Bank	TN	1,398,075	4,319	3,504	2,757	3.32	3.27	3.62	5	(30)	4	4	7	2.00	2.01	1.85	4.01	3.95	4.85
Farmers & Merchants Bank	TN	110,158	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Farmers Bank	TN	865,802	2,959	2,985	2,936	3.91	3.99	4.23	(8)	(32)	8	9	5	1.89	1.91	2.04	6.13	6.22	6.35
Farmers State Bank	TN	193,131	324	385	223	3.43	3.47	3.77	(4)	(34)	5	6	6	1.77	1.76	1.89	5.38	5.42	5.47
Financial Federal Bank	TN	799,818	1,762	3,999	2,018	3.42	3.31	3.14	11	28	3	2	3	NA	NA	NA	4.13	4.10	4.29
First Advantage Bank	TN	735,247	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
First Capital Bank	TN	376,173	NA	768	400	NA	3.06	2.89	NA	NA	NA	5	4	NA	1.87	2.07	NA	4.46	4.65
First Century Bank	TN	521,941	1,599	1,875	1,240	4.22	3.89	3.90	33	32	9	10	9	2.02	2.02	1.98	5.25	5.01	5.48
First Citizens National Bank	TN	2,243,730	6,588	7,075	5,660	3.17	3.22	3.16	(5)	1	2	3	5	1.98	1.99	2.13	4.69	4.78	4.93

Table 2b: Tennessee Banks Between \$100 Million - \$10 Billion in Assets - Fourth Quarter 2021 vs. Third Quarter 2021 and Fourth Quarter 2020

First Commerce Bank	TN	518,979	1,647	1,692	1,216	3.81	3.67	3.63	14	18	8	11	10	1.97	2.05	2.52	5.12	5.11	5.37
First Community Bank of TN	TN	748,340	1,161	2,716	3,507	2.66	2.35	2.65	31	1	7	7	5	2.22	2.13	2.34	4.12	3.81	4.57
First Farmers & Commercial Bk	TN	191,088	300	416	149	3.41	3.59	3.51	(18)	(10)	13	8	8	1.09	1.18	1.37	5.62	5.70	5.83
First Farmers & Merchants Bank	TN	1,970,197	3,182	4,181	3,424	2.59	2.61	2.66	(2)	(7)	5	4	7	1.16	1.18	1.18	4.23	4.34	4.08
First Federal Bank	TN	950,963	3,163	3,451	3,262	2.67	2.89	3.05	(22)	(38)	18	15	13	1.86	1.79	1.83	4.78	4.99	5.35
First Freedom Bank	TN	607,108	863	2,556	1,489	3.77	4.22	3.67	(45)	10	17	15	14	0.29	0.39	NA	5.13	5.54	4.98
First National Bank Middle TN	TN	693,921	1,358	1,935	1,972	2.82	3.00	3.14	(18)	(32)	11	12	8	2.04	1.99	2.08	3.99	4.17	4.39
First National Bank of Oneida	TN	307,084	441	942	483	3.04	3.08	3.22	(4)	(18)	4	5	8	1.85	1.89	2.06	5.78	5.78	5.70
First National Bank of Pulaski	TN	1,168,987	4,043	2,974	2,922	3.31	3.33	3.39	(2)	(8)	11	6	8	1.65	1.52	1.62	5.02	5.29	5.30
First National Bank of TN	TN	1,265,509	1,972	2,252	2,815	2.17	2.45	2.70	(28)	(53)	40	43	34	1.05	1.27	1.75	4.73	5.14	5.01
First NB of Manchester	TN	316,792	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
First Peoples Bk of Tennessee	TN	208,679	289	345	347	3.22	3.44	3.74	(22)	(52)	6	9	11	0.95	0.96	0.76	4.81	5.02	5.19
First Vision Bank of Tennessee	TN	371,122	969	1,413	1,115	3.44	3.60	3.65	(16)	(21)	5	5	8	1.35	1.36	1.55	5.40	5.69	5.64
First Volunteer Bank	TN	1,385,228	7,294	5,167	4,183	3.39	4.11	4.08	(72)	(69)	39	34	26	2.74	2.26	1.92	5.43	6.20	5.64
Fourth Capital Bank	TN	398,210	415	150	-882	4.79	4.30	3.60	49	119	5	8	15	4.07	4.20	4.34	5.50	5.05	5.13
Franklin Synergy Bank	TN	3,768,513	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Frst Cmnty Bk East Tennessee	TN	200,238	254	235	404	2.98	3.01	3.39	(3)	(41)	26	29	23	1.69	1.80	1.76	4.77	4.68	4.79
Hardin County Bank	TN	571,344	946	2,168	1,544	4.06	3.89	3.93	17	13	4	7	6	2.24	2.27	2.45	5.18	5.05	5.28
Heritage Bank & Trust	TN	255,185	732	1,946	421	3.57	3.54	3.40	3	17	9	9	9	1.47	1.19	1.28	5.04	4.85	5.07
Heritage Community Bank	TN	140,387	204	288	154	3.82	3.75	3.26	7	56	17	18	11	0.40	0.40	0.54	5.25	4.99	5.10
Homeland Community Bank	TN	228,757	29	332	265	2.34	2.37	2.68	(3)	(34)	17	19	11	1.40	1.29	0.95	4.98	4.85	4.91
Independent Bank	TN	1,290,156	2,622	4,136	3,881	4.38	4.38	4.46	0	(8)	18	15	8	2.48	2.74	2.37	5.56	5.50	5.35
InsBank	TN	698,073	2,243	1,864	1,107	3.45	3.32	2.82	13	63	11	9	6	1.71	1.74	1.90	4.67	4.62	4.31
INSOUTH Bank	TN	444,605	542	1,105	800	3.91	4.16	4.21	(25)	(30)	2	2	2	1.59	1.61	1.73	4.96	5.03	5.11
Johnson County Bank	TN	147,857	-23	551	137	2.92	3.10	3.12	(18)	(20)	1	1	1	1.80	1.86	2.13	5.11	5.67	5.43
Landmark Community Bank	TN	978,837	NA	3,902	2,636	NA	3.34	3.45	NA	NA	NA	1	1	NA	1.62	1.70	NA	4.31	4.52
Legends Bank	TN	756,446	2,086	2,301	2,040	3.36	3.47	3.88	(11)	(52)	19	16	3	2.08	2.16	2.38	5.20	5.40	5.28
Macon B&TC	TN	586,515	1,187	1,721	831	2.82	2.89	2.83	(7)	(1)	5	4	6	2.12	1.99	2.21	5.39	6.01	5.93
McKenzie Banking Co.	TN	186,905	489	1,261	477	5.68	5.61	5.45	7	23	26	29	39	0.88	0.92	1.78	6.36	6.33	6.31
Millennium Bank	TN	550,549	1,516	1,443	626	3.47	3.53	3.52	(6)	(5)	30	28	17	2.53	2.50	2.57	5.62	5.47	5.00
Mountain Commerce Bank	TN	1,334,733	5,316	5,862	4,751	3.70	3.85	3.79	(15)	(9)	5	10	7	2.83	2.83	3.09	4.36	4.59	4.67
Mountain Valley Bank	TN	139,122	18	130	72	3.66	3.58	3.93	8	(27)	9	12	16	0.98	1.00	1.76	5.49	5.38	5.67
One Bank of Tennessee	TN	1,432,777	5,085	2,729	3,742	2.48	2.50	3.05	(2)	(57)	14	13	11	0.38	0.46	1.06	4.67	4.63	5.22
Paragon Bank	TN	538,832	815	1,217	416	3.61	3.71	3.77	(10)	(16)	13	7	4	1.58	1.57	1.58	4.65	4.52	4.40
Patriot Bank	TN	471,428	1,637	1,392	2,258	2.89	2.91	2.93	(2)	(4)	3	3	2	1.90	1.99	2.18	4.35	4.26	4.21
Peoples B&TC of Pickett	TN	206,253	543	1,308	401	4.78	7.81	4.67	(303)	11	3	3	3	1.39	1.58	1.24	6.99	11.56	7.00
Peoples Bank	TN	259,288	1,281	522	584	4.79	4.58	4.59	21	20	11	14	10	1.89	1.75	1.93	6.52	6.37	6.47
Peoples Bank & Trust Co.	TN	147,386	197	279	229	3.29	3.41	3.78	(12)	(49)	33	32	27	1.69	1.77	1.86	5.47	5.44	5.65
Peoples Bank of East TN	TN	359,686	2,515	1,315	658	6.25	4.53	4.19	172	206	20	18	17	1.72	1.94	2.20	9.84	6.50	5.89
Peoples Bank of Middle TN	TN	174,137	429	424	459	3.45	3.34	3.27	11	18	2	4	3	1.47	1.39	1.33	5.45	5.40	5.65
Peoples Bank of the South	TN	195,544	1,085	918	1,016	4.93	4.73	5.26	20	(33)	16	15	22	0.89	0.85	3.98	6.88	6.52	6.70
Progressive SB	TN	295,333	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Putnam 1st Mercantile Bank	TN	157,241	507	567	619	3.31	3.61	3.72	(30)	(41)	11	2	2	1.61	1.45	1.02	5.55	6.11	6.00
Reliant Bank	TN	2,996,642	15,338	15,402	13,079	4.69	4.28	4.49	41	20	2	3	3	2.73	2.79	2.77	5.17	5.13	5.40
Security B&TC	TN	807,285	3,799	4,621	1,941	3.63	3.52	3.39	11	24	3	4	6	2.99	3.08	3.13	4.18	4.12	4.28
Security Bank	TN	237,879	555	459	588	2.62	2.69	2.72	(7)	(10)	8	6	4	2.19	2.18	2.30	4.80	4.79	4.63
Security FSB of McMinnville	TN	295,623	678	667	626	3.02	3.10	3.37	(8)	(35)	16	18	15	1.01	1.03	1.35	4.30	4.38	4.61
Sevier County Bank	TN	475,234	NA	NA	1,418	NA	NA	2.99	NA	NA	NA	NA	21	NA	NA	1.41	NA	NA	5.19
Simply Bank	TN	723,856	-759	-303	530	4.21	4.06	3.77	15	44	14	16	9	1.94	1.94	1.63	5.81	5.54	5.09
SmartBank	TN	4,606,198	7,133	9,671	9,769	2.96	3.39	3.65	(43)	(69)	22	24	13	1.52	1.73	1.78	4.34	4.74	4.74
SouthEast Bank	TN	2,198,346	4,103	4,846	5,465	3.22	3.26	3.37	(4)	(15)	10	7	6	NA	NA	NA	4.16	4.04	4.28
Southern Bank of Tennessee	TN	376,613	1,056	957	892	3.27	3.42	3.50	(15)	(23)	15	17	16	1.57	1.63	2.20	4.90	5.15	5.31
Studio Bank	TN	610,884	3,695	674	1,592	3.44	3.42	3.13	2	31	16	15	20	1.80	1.76	2.08	4.74	4.65	4.48

Table 2b: Tennessee Banks Between \$100 Million - \$10 Billion in Assets - Fourth Quarter 2021 vs. Third Quarter 2021 and Fourth Quarter 2020

Sumner Bank & Trust	TN	217,765	495	536	514	3.56	3.73	3.90	(17)	(34)	19	20	23	2.09	2.07	2.23	4.87	5.33	5.43
Tennessee State Bank	TN	984,158	2,619	5,887	2,248	3.22	4.51	3.40	(129)	(18)	21	22	15	1.19	1.22	1.46	5.47	5.31	5.17
TNBANK	TN	289,271	675	871	685	3.61	4.06	3.61	(45)	0	10	11	9	2.40	2.50	2.67	4.69	5.38	5.22
Tower Community Bank	TN	268,951	1,310	476	261	4.41	4.46	4.47	(5)	(6)	11	8	10	1.13	1.18	2.30	5.52	5.52	5.53
Traditions First Bank	TN	213,175	523	502	405	3.12	3.24	3.15	(12)	(3)	16	17	18	1.63	1.60	1.94	4.98	5.40	5.18
TriStar Bank	TN	446,924	868	808	894	3.50	3.54	3.84	(4)	(34)	13	13	6	1.96	1.79	2.32	5.44	5.56	5.38
Triumph Bank	TN	855,344	NA	1,357	1,278	NA	3.10	2.92	NA	NA	NA	1	1	NA	2.15	2.14	NA	4.14	4.43
Truxton Trust Co.	TN	901,679	3,953	3,775	3,422	2.68	2.83	3.44	(15)	(76)	9	6	11	1.84	1.83	2.84	4.00	4.19	4.40
Union Bank	TN	244,094	230	447	283	2.95	3.29	2.83	(34)	12	3	5	5	1.52	1.54	1.48	6.34	6.70	5.41
Volunteer FSB	TN	293,676	365	353	438	2.79	3.01	3.27	(22)	(48)	24	26	26	1.49	1.53	1.73	4.31	4.61	4.93
Volunteer State Bank	TN	982,001	1,819	2,204	1,138	3.66	4.17	3.61	(51)	5	20	19	25	1.59	1.16	2.83	5.07	5.91	5.67
Wayne County Bank	TN	393,890	2,102	957	811	4.07	4.21	4.06	(14)	1	25	23	16	2.26	2.32	2.34	5.60	5.51	5.48
Wilson Bank & Trust	TN	3,975,826	14,023	13,710	9,144	3.29	3.38	3.15	(9)	14	10	10	10	1.44	1.42	1.34	4.87	5.08	4.80
Median						3.44	3.57	3.60	(8)	(9)	11	10	9	1.78	1.79	1.93	5.19	5.31	5.28
Average						3.58	3.70	3.63	(13)	(7)	12	12	11	1.80	1.81	2.01	5.27	5.39	5.30

Source: S&P Global Market Intelligence.

Table 2c: Select Indiana Banks Between \$100 Million - \$10 Billion in Assets - Fourth Quarter 2021 vs. Third Quarter 2021 and Fourth Quarter 2020

Company Name	ST	Total Assets (\$000s)	Net Income (\$000)			Net Interest Margin (%)			NIM Chg. (B.P.) Linked		Cash & Investment Securities/Assets (%)			Investment Securities Yld (%)			Total Loan Yld (%)		
			4Q21	3Q21	4Q20	4Q21	3Q21	4Q20	QTR.	YOY	4Q21	3Q21	4Q20	4Q21	3Q21	4Q20	4Q21	3Q21	4Q20
Bath State Bank	IN	248,505	632	1,025	690	3.10	3.99	3.46	(89)	(36)	2	5	2	1.78	1.83	1.50	4.64	6.24	5.08
Bedford FSB	IN	171,664	402	480	452	2.74	3.34	3.30	(60)	(56)	28	30	28	1.24	1.32	NA	5.02	5.78	5.62
ClearPoint Federal Bank & Tr	IN	117,399	235	411	388	1.94	1.93	1.91	1	3	2	2	4	2.24	2.25	2.30	NA	NA	NA
Dearborn SB	IN	127,248	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
First Financial Bank NA	IN	5,045,573	5,458	14,083	14,002	2.92	2.96	3.40	(4)	(48)	14	16	15	1.81	1.79	2.08	4.70	4.73	4.92
First FS&LA of Greensburg	IN	188,163	125	181	227	2.30	2.46	2.87	(16)	(57)	15	17	13	1.60	1.78	1.82	4.10	4.06	4.59
First FSB	IN	482,575	702	862	975	3.15	3.15	3.06	0	9	8	7	6	2.01	2.07	2.18	4.25	4.28	4.32
First Harrison Bank	IN	1,151,118	2,732	2,923	2,808	2.61	2.88	3.08	(27)	(47)	15	15	18	1.39	1.42	1.70	4.57	5.02	4.83
Freedom Bank	IN	548,497	2,722	2,832	1,968	2.79	2.72	2.94	7	(15)	9	11	9	1.92	1.89	2.09	3.76	3.79	4.01
Friendship State Bank	IN	543,637	1,340	1,426	1,443	3.13	3.38	3.66	(25)	(53)	3	3	5	1.39	1.35	1.48	5.40	5.79	5.51
German American Bank	IN	5,596,059	19,817	22,239	20,821	3.17	3.32	3.72	(15)	(55)	7	8	7	1.98	1.98	2.18	4.55	4.66	4.96
Jackson County Bank	IN	780,440	1,864	2,019	1,736	2.89	3.04	3.13	(15)	(24)	14	14	9	1.79	1.79	1.90	4.30	4.41	4.38
LNB Community Bank	IN	156,368	301	352	136	2.82	2.73	2.89	9	(7)	29	27	31	0.68	0.79	1.26	4.58	4.66	4.61
Mid-Southern Savings Bank	IN	254,263	556	548	378	2.98	3.00	3.20	(2)	(22)	6	7	4	2.17	2.19	2.45	4.51	4.80	4.78
Napoleon State Bank	IN	408,746	750	1,218	1,054	3.16	3.71	3.67	(55)	(51)	27	30	27	1.21	1.61	1.26	5.48	6.24	5.64
New Washington State Bank	IN	485,548	1,564	1,540	1,435	3.62	4.07	3.87	(45)	(25)	16	15	17	1.68	1.61	1.80	5.15	5.60	5.15
Owen County State Bank	IN	345,463	481	617	568	3.36	3.63	3.77	(27)	(41)	14	9	12	1.54	1.38	1.48	5.34	5.81	5.80
Peoples Bank	IN	271,995	274	396	242	2.39	2.57	2.32	(18)	7	6	3	6	1.83	1.66	1.71	4.26	4.95	4.70
Peoples State Bank	IN	426,112	3,564	1,546	1,391	2.75	2.90	3.20	(15)	(45)	6	7	8	1.74	1.75	1.79	4.87	4.93	5.26
Spencer County Bank	IN	139,903	150	85	84	2.31	2.24	2.61	7	(30)	24	25	20	1.19	1.25	2.02	4.58	4.61	4.89
Springs Valley B&TC	IN	490,244	1,148	1,855	1,310	4.11	4.11	4.11	0	0	2	2	5	3.40	2.99	3.16	4.82	4.92	5.17
United Fidelity Bank FSB	IN	2,879,591	17,266	4,985	18,084	4.21	2.18	2.32	203	189	1	5	6	3.33	2.06	2.00	6.15	3.97	4.02
Median						2.92	3.00	3.20	(15)	(30)	9	9	9	1.78	1.78	1.86	4.61	4.86	4.91
Average						2.97	3.06	3.17	(9)	(19)	12	12	12	1.80	1.75	1.91	4.75	4.96	4.91

Source: S&P Global Market Intelligence.

Table 2d: Select Ohio Banks Between \$100 Million - \$10 Billion in Assets - Fourth Quarter 2021 vs. Third Quarter 2021 and Fourth Quarter 2020

Company Name	ST	Total Assets (\$000s)	Net Income (\$000)			Net Interest Margin (%)			NIM Chg. (B.P.) Linked		Cash & Investment Securities/Assets (%)			Investment Securities Yld (%)			Total Loan Yld (%)		
			4Q21	3Q21	4Q20	4Q21	3Q21	4Q20	QTR	YOY	4Q21	3Q21	4Q20	4Q21	3Q21	4Q20	4Q21	3Q21	4Q20
1st National Bank	OH	250,282	-531	781	1,672	2.75	3.38	2.38	(63)	37	16	19	18	1.91	1.95	1.83	4.31	5.08	4.29
CBank	OH	251,895	1,239	1,211	1,036	4.07	4.11	3.67	(4)	40	8	8	3	1.61	1.71	2.33	3.99	4.07	3.89
CenterBank	OH	272,037	2,540	1,332	796	4.10	4.35	4.24	(25)	(14)	3	8	5	1.71	1.63	1.87	5.19	5.76	5.66
Cincinnati Federal	OH	251,930	396	-22	1,774	3.09	3.31	2.57	(22)	52	6	5	12	0.69	0.49	0.75	3.88	4.32	4.38
Cincinnati S&L Co.	OH	119,209	285	319	6	3.89	4.01	4.09	(12)	(20)	2	5	4	2.51	2.56	2.50	4.43	4.87	4.88
Citizens Bank Co.	OH	293,554	891	972	865	3.67	3.77	3.88	(10)	(21)	2	2	2	2.53	2.41	2.93	4.86	5.21	5.08
Eagle SB	OH	174,667	150	426	786	3.43	3.35	3.62	8	(19)	25	25	9	NA	NA	NA	5.39	5.15	4.65
Farmers Bank & Savings Co.	OH	395,818	733	1,220	791	3.72	3.88	3.53	(16)	19	4	5	10	1.27	1.35	1.86	5.60	5.88	5.33
FDS Bank	OH	147,337	210,771	150,033	202,182	0.15	0.12	0.32	3	(17)	60	76	36	NA	0.82	0.50	0.00	0.00	0.00
First National Bank of Waverly	OH	199,781	189	289	294	2.64	2.67	3.06	(3)	(42)	3	5	9	1.06	1.15	1.30	4.64	4.90	4.99
First State Bank	OH	807,803	1,093	2,929	176	2.85	2.61	3.16	24	(31)	7	8	9	1.80	1.83	2.04	4.75	4.80	4.96
Guardian SB F.S.B.	OH	1,133,661	8,268	7,150	15,717	1.84	2.24	2.17	(40)	(33)	52	41	39	0.00	NA	NA	4.69	4.67	4.45
Harrison Building & Loan Assn.	OH	263,400	316	361	-20	2.85	2.85	2.70	0	15	3	6	5	2.38	2.36	2.82	4.71	4.91	4.29
Hocking Valley Bank	OH	337,994	658	697	712	2.35	2.28	2.58	7	(23)	8	10	17	1.07	1.10	1.59	3.98	3.95	4.07
Kingston National Bank	OH	477,081	781	1,819	840	3.35	4.11	3.26	(76)	9	2	2	3	1.51	1.60	1.60	4.63	5.65	4.59
LCNB National Bank	OH	1,899,918	5,654	4,892	5,583	3.35	3.34	3.73	1	(38)	1	1	2	1.47	1.47	1.82	4.07	4.16	4.52
Liberty SB F.S.B.	OH	983,927	3,956	5,356	5,704	2.62	2.64	3.14	(2)	(52)	3	4	4	2.35	2.29	1.81	3.47	3.53	4.60
Merchants National Bank	OH	1,207,782	3,379	3,800	2,981	3.72	3.76	4.01	(4)	(29)	4	12	15	1.15	1.20	2.14	4.86	5.05	5.15
Miami SB	OH	144,703	141	328	329	2.20	2.22	2.87	(2)	(67)	34	36	35	1.89	1.85	2.40	3.96	4.07	4.74
North Side B&TC	OH	1,068,216	3,350	3,033	3,527	2.58	2.82	3.03	(24)	(45)	16	17	12	1.71	1.70	1.12	4.20	4.40	4.56
Ohio Valley Bank Co.	OH	1,233,579	2,166	2,942	4,355	3.41	3.44	3.60	(3)	(19)	12	11	12	1.30	1.32	1.79	4.76	4.79	4.86
Peoples Bank	OH	7,057,211	29,064	-5,043	20,988	3.29	3.42	3.11	(13)	18	6	6	3	1.52	1.57	1.02	4.10	4.07	4.12
RiverHills Bank	OH	262,366	674	700	481	4.13	4.24	3.86	(11)	27	8	7	7	1.77	1.96	2.07	6.56	6.57	5.79
Savings Bank	OH	538,557	166	1,002	819	3.11	3.04	2.84	7	27	4	3	4	1.31	1.28	1.41	4.60	4.72	4.74
Settlers Bank	OH	148,657	318	195	222	2.65	2.45	2.82	20	(17)	38	35	29	2.35	2.21	2.28	5.09	4.50	4.68
Somerville Bank	OH	259,717	661	1,026	676	3.21	3.67	3.10	(46)	11	3	3	6	1.76	1.73	1.87	5.06	5.76	5.14
Southern Hills Comm. Bank	OH	178,977	38	29	34	3.50	3.59	3.58	(9)	(8)	13	15	13	1.14	1.39	1.67	5.74	5.79	5.59
Union SB	OH	3,463,554	18,546	29,224	50,778	2.23	2.49	2.28	(26)	(5)	30	25	24	1.06	1.11	1.51	3.82	4.00	3.81
Valley Central Bank	OH	153,937	-46	91	196	3.73	3.74	4.49	(1)	(76)	19	15	2	1.27	1.41	2.25	4.34	4.35	5.54
Vinton County National Bank	OH	1,287,080	3,230	3,574	2,495	3.22	3.41	3.33	(19)	(11)	8	11	14	1.41	1.61	1.80	4.65	5.01	5.04
Wilmington Savings Bank	OH	178,028	319	261	359	2.50	2.43	2.55	7	(5)	15	15	18	0.99	1.01	1.42	3.60	3.58	4.02
Median						3.21	3.35	3.14	(4)	(17)	8	8	9	1.51	1.60	1.82	4.63	4.79	4.68
Average						3.04	3.15	3.15	(11)	(11)	13	14	12	1.53	1.59	1.80	4.45	4.63	4.59

Source: S&P Global Market Intelligence.

Table 2e: Select West Virginia Banks Between \$100 Million - \$10 Billion in Assets - Fourth Quarter 2021 vs. Third Quarter 2021 and Fourth Quarter 2020

Company Name	ST	Total Assets (\$000s)	Net Income (\$000)			Net Interest Margin (%)			NIM Chg. (B.P.) Linked		Cash & Investment Securities/Assets (%)			Investment Securities Yld (%)			Total Loan Yld (%)		
			4Q21	3Q21	4Q20	4Q21	3Q21	4Q20	QTR.	YOY	4Q21	3Q21	4Q20	4Q21	3Q21	4Q20	4Q21	3Q21	4Q20
City National Bank of WV	WV	5,955,821	23,313	22,613	21,412	2.94	2.91	3.00	3	(6)	11	11	9	1.88	2.11	2.23	4.01	3.84	3.93
Huntington FSB	WV	557,510	-173	247	56	2.13	2.14	2.08	(1)	5	5	4	5	1.93	2.04	2.31	3.60	3.66	3.96
Logan B&TC	WV	332,047	616	809	549	2.33	2.61	2.56	(28)	(23)	9	15	8	1.58	1.56	1.74	4.38	5.14	4.51
MCNB B&TC	WV	349,176	168	1,270	820	3.34	3.58	3.75	(24)	(41)	10	11	8	1.39	1.45	1.83	4.78	4.89	5.12
Pioneer Community Bank Inc.	WV	144,519	-364	1,463	118	3.74	3.62	4.00	12	(26)	8	8	18	1.41	1.53	2.04	4.84	4.67	5.22
Poca Valley Bank Inc.	WV	487,506	1,058	953	1,109	3.53	3.63	4.13	(10)	(60)	5	5	4	1.74	1.56	1.92	4.59	4.78	5.53
Premier Bank Inc.	WV	1,418,684	NA	NA	4,941	NA	NA	4.22	NA	NA	NA	NA	11	NA	NA	2.17	NA	NA	5.40
Putnam County Bank	WV	677,452	54	1,093	220	1.86	1.85	2.13	1	(27)	5	4	5	0.33	0.36	0.66	4.52	4.60	5.01
Whitesville State Bank	WV	127,084	106	101	78	3.20	3.27	3.39	(7)	(19)	17	11	10	1.51	1.90	2.21	5.96	5.80	6.03
Median						3.07	3.09	3.39	(4)	(25)	8	10	8	1.54	1.56	2.04	4.56	4.73	5.12
Average						2.88	2.95	3.25	(7)	(25)	9	8	9	1.47	1.56	1.90	4.59	4.67	4.97

Source: S&P Global Market Intelligence.

Table 2f: Select Virginia Banks Between \$100 Million - \$10 Billion in Assets - Fourth Quarter 2021 vs. Third Quarter 2021 and Fourth Quarter 2020

Company Name	ST	Total Assets (\$000s)	Net Income (\$000)			Net Interest Margin (%)			NIM Chg. (B.P.) Linked		Cash & Investment Securities/Assets (%)			Investment Securities Yld (%)			Total Loan Yld (%)		
			4Q21	3Q21	4Q20	4Q21	3Q21	4Q20	QTR.	YOY	4Q21	3Q21	4Q20	4Q21	3Q21	4Q20	4Q21	3Q21	4Q20
Bank of Botetourt	VA	663,766	1,501	1,816	1,326	3.18	3.33	3.36	(15)	(18)	22	21	17	1.65	1.84	2.70	4.75	4.91	4.77
Bank of Fincastle	VA	267,189	NA	NA	548	NA	NA	3.88	NA	NA	NA	NA	9	NA	NA	2.11	NA	NA	4.75
Bank of Marion	VA	524,867	1,448	1,725	1,337	3.77	4.05	4.02	(28)	(25)	2	2	3	2.24	2.24	2.47	4.97	5.40	5.21
Bank of the James	VA	977,506	2,111	2,003	1,847	3.11	3.25	3.55	(14)	(44)	19	16	12	1.89	1.87	1.96	4.46	4.53	4.79
Carter Bank & Trust	VA	4,133,175	6,037	11,305	3,536	2.80	2.94	2.66	(14)	14	7	5	6	1.46	1.55	1.79	4.13	4.30	3.97
CornerStone Bank NA	VA	190,933	450	592	-731	3.97	4.39	3.72	(42)	25	9	12	12	1.78	1.98	1.80	5.24	6.12	5.43
Farmers & Miners Bank	VA	167,799	38	514	360	3.82	4.54	4.19	(72)	(37)	32	29	38	2.22	2.53	2.87	6.28	7.71	7.17
First B&TC	VA	2,844,708	9,931	12,478	7,351	3.91	4.25	3.17	(34)	74	19	17	11	0.99	1.15	1.91	5.33	5.48	3.94
First Community Bank	VA	3,183,928	10,674	12,949	11,789	3.55	3.58	4.19	(3)	(64)	2	2	2	2.07	2.34	2.53	4.67	4.67	5.14
First National Bank	VA	1,014,122	613	1,896	1,914	2.70	2.99	2.97	(29)	(27)	29	29	24	1.41	1.48	2.20	4.48	4.85	4.19
First Sentinel Bank	VA	335,160	918	1,226	989	4.42	4.80	5.00	(38)	(58)	11	11	12	1.65	1.34	8.90	5.47	5.81	6.31
Highlands Community Bank	VA	188,320	457	474	651	3.35	3.80	4.41	(45)	(106)	4	4	4	2.17	2.15	2.59	5.45	6.13	6.63
Lee Bank & Trust Co.	VA	183,984	306	291	345	3.46	3.68	3.82	(22)	(36)	11	11	11	0.70	0.76	1.24	4.97	5.12	5.25
Legacy Bank	VA	332,846	793	584	513	2.87	2.82	2.50	5	37	11	10	16	1.78	1.81	1.51	4.69	4.63	4.74
National Bank of Blacksburg	VA	1,699,084	5,405	5,912	5,128	2.76	2.80	2.93	(4)	(17)	8	8	8	1.62	1.62	1.67	4.46	4.55	4.62
New Peoples Bank Inc.	VA	794,409	2,014	1,959	1,539	3.63	4.02	3.77	(39)	(14)	8	11	12	1.66	1.70	2.19	4.67	5.22	4.93
Powell Valley National Bank	VA	430,420	439	966	728	2.94	2.91	3.11	3	(17)	28	26	27	1.95	1.88	2.66	4.60	4.66	4.89
Select Bank	VA	396,128	601	650	300	4.04	3.65	2.66	39	138	10	14	8	2.28	NM	0.00	5.88	5.23	4.14
Skyline National Bank	VA	995,564	2,775	2,720	1,708	3.91	3.58	3.96	33	(5)	2	2	11	1.50	1.46	2.02	5.26	4.72	4.87
TruPoint Bank	VA	552,432	1,535	1,390	728	2.99	3.05	3.24	(6)	(25)	5	2	11	1.26	1.33	1.49	4.31	4.29	4.66
Median						3.46	3.58	3.64	(15)	(18)	10	11	11	1.66	1.76	2.07	4.75	4.91	4.83
Average						3.43	3.60	3.56	(17)	(11)	12	12	13	1.70	1.72	2.33	4.95	5.18	5.02

Source: S&P Global Market Intelligence.

Table 2g: Select North Carolina Banks Between \$100 Million - \$10 Billion in Assets - Fourth Quarter 2021 vs. Third Quarter 2021 and Fourth Quarter 2020

Company Name	ST	Total Assets (\$000s)	Net Income (\$000)			Net Interest Margin (%)			NIM Chg. (B.P.) Linked		Cash & Investment Securities/Assets (%)			Investment Securities Yld (%)			Total Loan Yld (%)		
			4Q21	3Q21	4Q20	4Q21	3Q21	4Q20	QTR.	YOY	4Q21	3Q21	4Q20	4Q21	3Q21	4Q20	4Q21	3Q21	4Q20
Alliance B&TC	NC	230,246	359	384	205	3.45	3.27	3.69	18	(24)	26	27	12	1.73	1.79	2.42	5.31	4.86	4.76
HomeTrust Bank	NC	3,502,617	11,239	10,653	9,611	3.31	3.39	3.05	(8)	26	2	2	7	0.83	0.91	0.96	3.94	4.07	4.09
Lifestone Bank (MHC)	NC	401,989	911	979	1,685	3.11	3.21	2.98	(10)	13	22	22	16	2.85	2.91	2.96	4.76	5.00	4.62
Nantahala B&TC	NC	231,595	4,391	492	111	3.51	3.75	3.72	(24)	(21)	20	23	21	0.95	1.08	1.21	4.97	5.32	5.65
Piedmont FSB	NC	965,986	284	502	640	2.43	2.33	2.54	10	(11)	3	5	6	1.49	1.45	2.12	3.72	3.66	4.03
Surrey Bank & Trust	NC	480,535	1,192	852	1,508	2.87	2.59	3.57	28	(70)	39	37	31	0.40	0.41	0.57	5.25	4.66	5.75
Taylorsville Savings Bank SSB	NC	132,752	131	47	50	2.94	2.96	3.23	(2)	(29)	23	24	19	1.97	2.14	1.58	4.64	4.71	4.76
Median						3.11	3.21	3.23	(2)	(21)	22	23	16	1.49	1.45	1.58	4.76	4.71	4.76
Average						3.09	3.07	3.25	2	(17)	19	20	16	1.46	1.53	1.69	4.66	4.61	4.81

Source: S&P Global Market Intelligence.

Table 3: Mid-South Publicly Traded Banks - Fourth Quarter 2021 vs. Third Quarter 2021 and Fourth Quarter 2020

Company Name	ST	Ticker	Total Assets (\$000s)	Loan Growth (%)		Loan Loss Provision / Net Charge-offs			NPAs/Total Assets			L.L. Reserves of Total Loans			L.L. Chg. (B.P.) Linked	
				Linked Qtr.	YOY	4Q21	3Q21	4Q20	4Q21	3Q21	4Q20	4Q21	3Q21	4Q20	QTR.	YOY
AB&T Financial Corp.	NC	ABTO	230,246	-2.9	6.3	NM	NM	NM	0.44	0.46	0.63	1.13	1.15	1.13	(1)	0
Bancorp. of Southern Indiana	IN	BCSO	743,292	-4.4	-1.2	NA	0.0	NM	NA	0.94	1.08	NA	1.21	1.09	NA	NA
Bank of Botetourt	VA	BORT	662,229	-4.2	-6.7	NM	NM	262.4	0.45	0.38	0.71	1.31	1.24	1.14	8	18
Bank of the James Finl Grp Inc.	VA	BOTJ	987,634	-1.9	-5.9	NM	NM	NM	NA	0.33	0.42	1.18	1.22	1.16	(4)	2
Boyle Bancorp Inc.	KY	BYLB	825,429	0.3	-5.7	NA	319.7	227.9	NA	0.62	0.77	NA	1.33	1.28	NA	NA
CapStar Finl Hldgs Inc.	TN	CSTR	3,133,046	0.7	-1.6	NM	0.0	173.6	0.17	0.18	0.24	1.06	1.09	1.12	(3)	(6)
Carter Bankshares	VA	CARE	4,133,746	-1.0	-6.0	21.9	-4.3	NM	4.62	4.79	3.76	3.41	3.44	1.81	(3)	160
Cincinnati Bancorp Inc.	OH	CNNB	248,464	0.3	9.5	NA	NA	NM	NA	0.45	0.56	NA	0.81	0.92	NA	NA
Citizens Commerce Bcshs Inc.	KY	CCVS	313,899	4.1	-1.0	NA	NM	NM	NA	0.25	0.32	NA	1.21	1.20	NA	NA
Citizens National Corp.	KY	CZNL	773,326	NA	NA	NA	NA	NA	NA	NA	NA	1.08	NA	1.03	NA	5
City Holding Co.	WV	CHCO	6,003,695	-0.2	-3.7	0.0	-134.3	59.8	0.48	0.51	0.70	0.51	0.53	0.68	(2)	(17)
Cmnty Bcshs (McArthur OH)	OH	CNUN	1,282,473	-0.3	0.7	NA	223.0	355.7	NA	0.17	0.34	NA	0.88	0.86	NA	NA
Community Trust Bancorp Inc.	KY	CTBI	5,418,257	-1.2	-4.6	NA	NA	NA	1.55	1.62	1.67	1.22	1.21	1.34	2	(12)
Eagle Financial Bancorp Inc.	OH	EFBI	174,849	-1.5	-18.0	100.0	NA	0.0	NA	NA	NA	1.05	1.06	1.03	(2)	2
FB Financial Corp.	TN	FBK	12,597,686	1.7	1.6	NM	-118.7	-31.2	NA	0.54	0.64	1.50	1.71	2.13	(21)	(63)
FCN Banc Corp.	IN	FBVI	723,977	0.6	-11.5	NM	NM	NM	NA	0.61	0.33	1.52	1.50	1.28	2	24
Fidelity Federal Bancorp	IN	FDLB	NA	NA	NA	NA	NA	NA	NA	NA	0.79	NA	NA	0.74	NA	NA
First Bancorp of Indiana Inc.	IN	FBPI	482,789	-0.8	-8.4	NA	NM	NM	NA	NA	NA	1.01	1.02	0.77	(1)	24
First Capital Inc.	IN	FCAP	1,156,603	-0.1	-1.9	NM	0.0	NM	0.20	0.24	0.31	NA	1.32	1.29	NA	NA
First Citizens Bancshares Inc.	TN	FIZN	2,159,736	2.7	4.0	NA	NM	617.3	NA	NA	NA	NA	1.24	1.32	NA	NA
First Community Bkshs Inc.	VA	FCBC	3,194,519	0.0	-2.1	-72.1	-237.9	36.7	0.95	1.00	1.13	1.29	1.39	1.20	(10)	9
First Community Corp.	TN	FCCT	198,218	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	1.63	NA	NA
First Farmers Merchants Corp.	TN	FFMH	1,972,738	-0.5	-9.3	NM	NM	NM	NA	0.08	0.08	1.08	1.06	1.00	2	8
First Financial Corp.	IN	THFF	5,170,799	-3.4	-10.5	317.0	NM	107.7	0.28	0.40	0.45	1.72	1.59	1.67	12	4
German American Bancorp Inc.	IN	GABC	5,608,539	-2.0	-6.7	NA	NA	NA	0.26	0.34	0.44	1.23	1.25	1.51	(2)	(28)
HFB Financial Corp.	KY	HFBA	463,027	0.1	-0.8	NM	226.3	359.1	1.11	1.02	1.17	1.37	1.35	1.26	1	11
Hocking Valley Bancshares	OH	HCKG	339,222	NA	NA	NA	NA	NA	NA	NA	NA	1.44	NA	1.33	NA	10
HomeTrust Bancshares Inc.	NC	HTBI	3,502,819	0.0	-2.1	-236.2	NM	NM	0.49	0.52	0.51	1.11	1.22	1.42	(11)	(32)
InsCorp Inc.	TN	IBTN	700,230	2.8	9.9	NA	NM	275.0	NA	NA	NA	NA	1.38	1.40	NA	NA
LCNB Corp.	OH	LCNB	1,903,629	1.7	0.0	NM	235.4	-158.9	NA	0.28	0.51	0.40	0.43	0.44	(3)	(4)
Limestone Bancorp Inc.	KY	LMST	1,415,692	2.2	-0.8	25.7	NM	NM	0.24	0.16	0.30	1.15	1.34	1.29	(19)	(14)
MCNB Banks Inc.	WV	MKIN	345,437	-4.5	0.0	NA	NM	NM	NA	4.27	7.76	NA	1.28	1.35	NA	NA
Mid-Southern Bancorp Inc.	IN	MSVB	252,254	6.5	2.5	NA	NM	130.4	NA	0.61	0.96	NA	1.38	1.38	NA	NA
Mountain Commerce Bncp Inc.	TN	MCBI	1,334,929	1.8	7.2	NM	NM	NM	NA	NA	NA	0.98	0.97	1.42	1	(44)
National Bankshares Inc.	VA	NKSH	1,702,175	-0.9	-0.7	NM	NM	NM	0.40	0.43	0.44	0.95	0.96	1.10	(1)	(15)
New Peoples Bankshares Inc.	VA	NWPP	794,647	-3.0	-1.9	NM	0.0	312.5	NA	NA	1.37	1.13	1.16	1.25	(3)	(11)
Ohio Valley Banc Corp.	OH	OVBC	1,249,769	-0.2	-0.7	NM	-221.4	NM	NA	0.80	1.16	0.78	0.79	0.84	(1)	(6)
Paragon Finl Solutions Inc.	TN	PGNN	538,824	-2.0	-10.8	0.0	NM	NM	0.10	0.14	0.17	1.80	1.87	1.45	(7)	35
Parkway Acquisition Corp.	VA	PKKW	980,174	-1.7	1.1	NA	NM	289.3	NA	0.50	1.02	NA	0.81	0.74	NA	NA
Peoples Bancorp Inc.	OH	PEBO	7,068,376	32.7	29.1	NA	-119.0	NM	NA	0.86	0.82	1.51	1.72	1.48	(22)	3
Pinnacle Bankshares Corp.	VA	PPBN	1,015,863	-2.2	29.3	NA	NM	-8.9	NA	0.30	0.36	0.66	0.67	0.62	(0)	5
Republic Bancorp Inc.	KY	RBCAA	6,093,632	-5.0	-13.4	250.0	NM	NM	NA	0.52	0.65	1.42	1.44	1.26	(2)	16
Security Bancorp Inc.	TN	SCYT	295,744	0.5	3.7	NM	NM	NM	0.10	0.08	0.11	1.11	1.08	1.01	3	10
SmartFinancial Inc.	TN	SMBK	4,611,579	7.4	10.0	115.6	NM	0.0	0.11	0.14	0.32	0.72	0.73	0.77	(1)	(5)
Stock Yards Bancorp Inc.	KY	SYBT	6,646,025	-0.2	20.2	-71.7	-52.9	NM	0.21	0.20	0.28	1.29	1.35	1.46	(6)	(17)
Surrey Bancorp	NC	SRYB	480,535	2.7	-10.5	NM	NM	NM	0.67	0.70	0.22	2.10	2.06	1.90	5	21
SVB & T Corp.	IN	SVBT	490,097	-0.7	-2.0	NA	83.2	253.0	NA	NA	NA	NA	1.86	1.60	NA	NA
TN Valley Financial Hldgs Inc.	TN	TVLF	288,012	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	1.19	NA	NA
Truaxton Corporation	TN	TRUX	917,259	6.6	17.6	0.0	NM	NM	0.66	0.04	0.29	0.97	0.98	1.07	(2)	(10)

Table 3: Mid-South Publicly Traded Banks - Fourth Quarter 2021 vs. Third Quarter 2021 and Fourth Quarter 2020

Median	-0.2	-1.1	10.9	0.0	173.6	0.42	0.45	0.51	1.14	1.22	1.25	(2)	2
Average	0.7	0.1	37.5	12.4	171.7	0.68	0.69	0.87	1.24	1.26	1.21	(3)	2

Source: S&P Global Market Intelligence.

Table 4a: Kentucky Banks Between \$100 Million - \$10 Billion in Assets - Fourth Quarter 2021 vs. Third Quarter 2021 and Fourth Quarter 2020

Company Name	ST	Total Assets (\$000s)	Loan Growth (%)		Loan Loss Provision / Net Charge-offs			NPAs/Total Assets			L.L. Reserves of Total Loans			L.L. Chg. (B.P.) Linked	
			Linked Qtr.	YOY	4Q21	3Q21	4Q20	4Q21	3Q21	4Q20	4Q21	3Q21	4Q20	QTR.	YOY
1st Trust Bank Inc.	KY	262,138	1.2	-8.1	138.7	NM	74.8	0.93	1.12	1.05	0.96	0.90	0.78	6	18
American B&TC Inc.	KY	614,390	3.3	1.7	0.0	NM	0.0	0.35	0.39	0.44	0.95	0.94	0.98	1	(3)
Bank of Cadiz & Trust Co.	KY	144,034	-0.3	-2.1	75.0	-750.0	-500.0	0.21	0.21	0.27	1.08	1.04	0.94	4	14
Bank of Clarkson	KY	155,742	-0.6	-8.0	NA	NA	0.0	1.37	1.39	1.61	0.41	0.39	0.33	2	8
Bank of Columbia	KY	209,113	3.8	3.9	-31.6	NM	NA	0.77	1.15	1.50	1.90	1.80	1.72	10	18
Bank of Edmonson County	KY	254,613	4.8	6.7	0.0	NM	0.0	0.64	0.55	0.98	1.05	1.00	1.00	5	5
Bank of Hindman	KY	282,027	-10.2	-13.5	20.4	-55.6	121.6	0.99	0.96	1.15	1.26	1.39	1.20	(13)	6
Bank of Jamestown	KY	237,710	-1.7	-2.4	NM	NM	NM	0.28	0.26	0.45	1.21	1.19	1.04	2	17
Bank of Lexington Inc.	KY	286,948	0.6	12.9	NA	NA	0.0	0.00	0.04	0.00	0.88	0.88	1.00	-	(12)
Bank of Maysville	KY	159,309	1.1	-0.1	0.0	0.0	500.0	0.09	0.09	0.10	0.89	0.90	0.89	(1)	-
Bank of the Bluegrass & Tr Co.	KY	321,353	2.0	-2.7	0.0	0.0	-500.0	0.00	0.00	1.43	2.17	2.15	2.02	2	15
Bankers' Bank of Kentucky Inc.	KY	124,252	-16.4	-3.7	NA	NM	NM	0.00	0.00	0.00	1.50	1.60	1.35	(10)	15
Casey County Bank Inc.	KY	310,697	2.2	12.6	-476.2	90.9	214.3	0.49	0.60	0.71	1.49	1.42	1.56	7	(7)
Cecilian Bank	KY	1,384,857	-2.3	-1.1	-108.3	-448.4	247.1	0.24	0.19	0.33	1.17	1.20	1.25	(3)	(8)
Central Bank & Trust Co.	KY	3,890,954	-9.5	-8.7	39.8	0.0	424.8	1.10	1.23	1.79	1.15	1.13	1.07	2	8
Century Bank of Kentucky Inc.	KY	161,438	2.2	6.8	0.0	0.0	NM	1.58	1.55	1.97	1.21	1.16	1.22	5	(1)
Citizens B&TC	KY	307,296	2.8	8.0	937.5	NM	NM	0.32	0.19	0.54	1.96	1.97	1.97	(1)	(1)
Citizens B&TC of Jackson	KY	171,688	-3.5	-4.1	111.1	0.0	605.3	0.85	0.90	1.05	1.40	1.46	1.50	(6)	(10)
Citizens Bank	KY	120,974	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Citizens Bank	KY	196,644	-5.2	-5.2	129.4	-135.3	0.0	0.39	0.36	0.51	0.92	0.92	0.82	-	10
Citizens Bank	KY	167,928	-1.4	1.5	NM	0.0	393.2	0.31	0.51	0.42	1.22	1.24	1.23	(2)	(1)
Citizens Bank	KY	186,994	4.4	8.8	420.0	NM	456.5	0.12	0.20	0.30	1.64	1.58	1.49	6	15
Citizens Bank of Kentucky	KY	772,910	-1.0	-5.1	0.0	0.0	0.0	0.20	0.73	0.93	1.08	1.02	1.03	6	5
Citizens Commerce Bank	KY	313,856	3.4	-0.8	-195.7	-81.8	-324.0	0.25	0.24	0.31	1.21	1.21	1.20	-	1
Citizens Deposit Bank & Trust	KY	654,258	NA	NA	NA	NA	338.7	NA	NA	0.84	NA	NA	0.85	NA	NA
Citizens Guaranty Bank	KY	248,211	2.6	17.6	NM	NM	261.6	0.83	0.80	1.11	1.39	1.38	1.37	1	2
Citizens Natl Bk of Lebanon	KY	157,206	-3.4	-8.9	NA	-150.0	-133.3	0.17	0.18	0.21	1.08	1.06	0.96	2	12
Citizens Natl Bk of Somerset	KY	616,204	3.7	6.3	403.9	-456.5	338.7	0.33	0.43	0.83	1.39	1.39	1.33	-	6
Commercial Bank	KY	194,934	0.4	1.6	-357.1	NA	315.8	0.27	0.30	0.51	0.99	0.96	0.98	3	1
Commercial Bank of Grayson	KY	220,307	3.3	6.9	160.0	38.1	266.7	0.21	0.22	0.27	0.70	0.70	0.80	-	(10)
Commonwealth B&T Co.	KY	1,299,520	-3.2	-17.2	0.0	0.0	188.3	0.34	0.27	0.07	2.37	2.17	1.90	20	47
Commonwealth Comm. Bk Inc.	KY	162,663	-2.9	2.9	NA	0.0	0.0	0.04	0.13	0.14	1.79	1.85	1.84	(6)	(5)
Community Financial Svcs Bk	KY	1,448,748	-6.0	-10.6	NM	31.6	105.2	0.86	0.78	2.90	1.59	1.48	1.58	11	1
Community Trust Bank Inc.	KY	5,384,484	-1.5	-4.4	NM	-51.4	103.9	1.51	1.59	1.64	1.22	1.21	1.34	1	(12)
Ctzns Dep Bk of Arlington Inc.	KY	273,316	-2.5	-8.0	63.2	NM	25.5	0.45	0.36	0.12	2.64	2.60	2.00	4	64
Ctzns Union Bk of Shelbyville	KY	1,105,283	-0.9	0.7	0.0	583.3	640.0	0.07	0.13	0.74	1.29	1.25	1.22	4	7
Cumberland Security Bk Inc.	KY	280,615	-2.7	5.6	NM	NM	NM	0.03	0.03	0.03	2.82	2.89	3.03	(7)	(21)
Cumberland Valley Nat'l B&TC	KY	724,587	0.5	-1.6	NM	0.0	-5.0	0.63	0.79	1.00	1.25	1.24	1.20	1	5
Eclipse Bank Inc.	KY	292,541	9.7	24.4	NA	NA	NM	0.85	0.92	0.93	0.94	0.90	1.00	4	(6)
Edmonton State Bank	KY	732,216	-0.2	8.4	NM	NM	54.7	0.25	0.27	0.41	1.34	1.32	1.36	2	(2)
Elkton B&TC	KY	168,980	2.1	-3.5	95.0	-600.0	88.4	0.06	0.08	0.06	1.08	1.12	1.04	(4)	4
Farmers B&TC	KY	497,372	0.0	10.3	947.8	657.6	834.6	0.14	0.21	0.30	0.86	0.85	0.76	1	10
Farmers B&TC	KY	194,936	1.6	2.5	187.5	-142.9	NM	0.01	0.01	0.00	1.64	1.58	1.52	6	12
Farmers Bank	KY	220,246	3.3	7.9	42.7	700.0	700.0	0.01	0.09	0.16	1.47	1.62	1.57	(15)	(10)
Farmers Bank of Milton	KY	312,585	2.7	5.3	0.0	0.0	0.0	0.83	1.13	1.02	0.89	0.94	0.97	(5)	(8)
Farmers Nat'l Bank Danville	KY	906,751	0.3	-5.5	NM	319.7	231.3	0.51	0.60	0.77	1.31	1.33	1.28	(2)	3
Farmers Nat'l Bk of Lebanon	KY	119,892	-1.5	-5.2	0.0	0.0	NA	0.02	0.70	0.81	1.42	1.55	1.55	(13)	(13)
Field & Main Bank	KY	588,403	0.8	0.3	0.0	0.0	-937.5	0.42	0.69	0.76	1.27	1.33	1.27	(6)	-
First & Farmers Natl Bk Inc.	KY	630,535	2.3	1.6	0.0	0.0	-113.6	0.10	0.09	0.19	1.56	1.52	1.52	4	4

Table 4a: Kentucky Banks Between \$100 Million - \$10 Billion in Assets - Fourth Quarter 2021 vs. Third Quarter 2021 and Fourth Quarter 2020

First & Peoples B&TC	KY	249,127	-6.1	-9.9	NM	146.8	489.3	0.30	0.31	0.47	1.31	1.20	1.04	11	27
First FSB of Kentucky (MHC)	KY	257,021	0.9	2.5	0.0	0.0	NA	1.58	1.64	1.56	0.54	0.51	0.51	3	3
First Kentucky Bank Inc.	KY	535,168	-4.2	-4.7	238.6	-129.6	681.8	0.42	0.41	0.41	1.82	1.83	1.60	(1)	22
First National Bank & Trust	KY	224,912	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
First National Bank of Grayson	KY	332,114	1.1	0.2	542.9	0.0	-825.0	0.30	0.41	0.56	1.20	1.19	1.19	1	1
First National Bank of Jackson	KY	100,945	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
First Natl Bk of Kentucky	KY	168,626	6.3	20.2	NA	NA	NM	0.37	0.58	0.20	1.37	1.33	1.25	4	12
First Natl Bk of Manchester	KY	173,050	-0.2	3.3	0.0	0.0	NM	0.53	0.55	0.88	1.79	1.89	1.87	(10)	(8)
First NB of Russell Springs	KY	297,476	0.3	4.8	NM	0.0	NM	0.41	0.49	0.81	1.26	1.17	1.24	9	2
First Southern National Bank	KY	1,180,778	-4.4	-3.5	140.6	238.8	602.1	0.52	0.58	1.08	1.64	1.64	1.55	-	9
First State Bank	KY	251,073	0.8	-6.7	0.0	0.0	666.7	1.63	1.66	2.15	0.38	0.39	0.39	(1)	(1)
First State Bank Inc.	KY	158,827	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
First State Bk Southeast Inc.	KY	361,414	1.4	0.1	120.3	0.0	95.2	2.46	2.59	3.02	0.98	0.99	1.14	(1)	(16)
First United B&TC	KY	490,494	-3.9	-5.8	453.2	NM	-219.1	0.22	0.18	0.26	1.23	1.21	1.06	2	17
FNB Bank Inc.	KY	608,908	1.1	3.7	909.1	NM	478.7	0.85	0.98	1.19	1.99	1.85	1.90	14	9
Forcht Bank NA	KY	1,509,253	-0.6	-8.8	NM	0.0	769.2	0.18	0.17	0.29	1.23	1.28	1.25	(5)	(2)
Franklin B&TC	KY	707,754	-1.7	-1.9	-502.0	100.0	-928.1	0.09	0.13	0.20	1.28	1.22	1.34	6	(6)
Frst Cmnty Bk of the Heartland	KY	356,983	5.8	17.6	44.6	0.0	0.0	0.23	0.40	0.86	1.06	1.12	1.05	(6)	1
Hancock B&TC	KY	333,817	-3.4	-4.6	NA	0.0	0.0	NA	0.36	0.39	NA	1.20	1.11	NA	NA
Heritage Bank Inc.	KY	1,463,835	-2.5	-7.6	47.5	NM	-175.4	0.51	0.72	0.81	1.53	1.49	1.36	4	17
Home Federal Bank Corp.	KY	463,379	0.0	-0.7	NM	226.3	359.1	1.10	1.02	1.17	1.37	1.35	1.26	2	11
Hometown Bank of Corbin Inc.	KY	264,742	-2.3	-5.3	341.7	50.0	281.8	0.11	0.12	0.22	0.94	0.94	0.94	-	-
Hyden Citizens Bank	KY	144,995	-2.4	-4.5	143.8	NM	206.7	0.18	0.18	0.43	1.33	1.26	1.13	7	20
Independence Bk of Kentucky	KY	3,237,305	-2.7	-4.7	0.0	0.0	920.3	0.06	0.08	0.10	1.15	1.17	1.06	(2)	9
Inez Deposit Bank	KY	152,951	NA	NA	NA	NA	0.0	NA	NA	0.78	NA	NA	1.56	NA	NA
Jackson County Bank	KY	177,405	-0.9	-1.8	100.0	500.0	132.3	0.32	0.34	0.38	2.33	2.37	2.29	(4)	4
Kentucky Bank	KY	1,270,926	NA	NA	NA	NA	-103.1	NA	NA	0.49	NA	NA	1.28	NA	NA
Kentucky Farmers Bank Corp.	KY	270,868	5.5	9.9	-235.7	NA	300.0	0.11	0.11	0.29	0.65	0.70	0.78	(5)	(13)
Lewisburg Banking Co.	KY	171,463	0.5	6.7	600.0	NM	300.0	0.55	0.58	1.34	1.39	1.38	1.34	1	5
Limestone Bank Inc.	KY	1,407,879	2.2	-0.8	25.8	-833.3	NM	0.25	0.16	0.29	1.15	1.34	1.29	(19)	(14)
Lincoln National Bank	KY	393,296	0.5	3.3	-79.0	88.2	-618.4	0.20	0.22	0.51	1.41	1.42	1.48	(1)	(7)
Magnolia Bank Inc.	KY	456,669	-5.5	-9.1	0.0	0.0	NM	0.04	0.02	0.01	1.41	1.36	0.77	5	64
Meade County Bank	KY	288,987	2.4	7.9	NA	0.0	NM	0.00	0.00	0.03	0.31	0.33	0.36	(2)	(5)
Monticello Banking Co.	KY	1,006,405	0.2	1.6	NM	-297.0	NM	0.86	0.69	0.90	1.31	1.34	1.12	(3)	19
Morgantown B&TC Inc.	KY	257,667	-2.2	-1.5	26.7	424.0	0.0	0.01	0.01	0.22	0.84	0.85	0.80	(1)	4
Murray Bank	KY	443,894	-2.8	-1.7	NM	NM	478.6	0.11	0.16	0.19	1.60	1.52	1.26	8	34
Paducah Bank & Trust Co.	KY	822,330	-0.8	-3.3	0.0	60.8	724.5	0.15	0.25	0.49	1.73	1.70	1.65	3	8
PBK Bank Inc.	KY	157,585	2.3	1.6	0.0	0.0	0.0	0.44	0.52	0.68	1.24	1.23	1.20	1	4
Peoples B&TC of Hazard	KY	254,855	1.7	-3.1	18.5	NM	100.5	4.79	5.61	6.25	0.99	2.19	1.61	(120)	(62)
Peoples B&TC of Madison	KY	465,795	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Peoples Bank	KY	142,228	-1.6	-1.6	11.2	NM	NM	1.20	1.49	2.00	1.51	1.86	1.68	(35)	(17)
Peoples Bank of Kentucky Inc.	KY	381,369	2.9	2.7	NM	182.9	186.9	1.20	1.10	1.36	1.86	1.81	1.64	5	22
Peoples Exchange Bank	KY	505,600	1.3	1.2	69.4	0.0	357.1	0.22	0.24	0.34	1.21	1.20	1.19	1	2
Planters Bank Inc.	KY	1,416,938	0.0	-3.7	NM	NM	NM	0.15	0.18	0.55	1.65	1.68	1.56	(3)	9
Republic B&TC	KY	6,088,408	-4.7	-13.3	NM	-247.2	-124.4	0.52	0.52	0.65	1.42	1.44	1.26	(2)	16
River City Bank Inc.	KY	375,552	4.6	1.0	0.0	0.0	-32.4	0.57	0.52	0.57	0.97	0.93	0.95	4	2
Sacramento Deposit Bank	KY	133,794	-0.7	1.2	NM	150.0	144.8	0.21	0.25	0.38	0.90	0.75	0.77	15	13
Salyersville National Bank	KY	134,173	2.0	5.5	0.0	NA	58.8	0.00	0.11	0.16	0.67	0.62	0.67	5	-
South Central Bank Inc.	KY	1,591,396	0.7	-2.1	584.9	102.7	168.8	0.38	0.68	1.01	1.05	1.10	1.10	(5)	(5)
Springfield State Bank	KY	389,237	0.6	2.1	NM	-230.8	31.6	0.21	0.33	0.23	1.14	1.15	1.08	(1)	6
Stock Yards B&TC	KY	6,639,234	-0.3	20.8	-71.7	-52.9	NM	0.21	0.20	0.28	1.29	1.35	1.46	(6)	(17)
Taylor County Bank	KY	224,078	-1.9	2.1	536.0	50.0	114.8	0.44	0.42	0.54	0.73	0.80	0.82	(7)	(9)
Town & Country B&TC	KY	435,008	0.8	-3.0	0.0	0.0	NA	1.11	1.15	1.29	1.15	1.12	1.16	3	(1)

Table 4a: Kentucky Banks Between \$100 Million - \$10 Billion in Assets - Fourth Quarter 2021 vs. Third Quarter 2021 and Fourth Quarter 2020

Traditional Bank Inc.	KY	2,250,887	-4.1	-14.2	139.7	20.3	NM	1.18	1.43	0.59	1.36	1.30	1.20	6	16
United Citizens B&TC	KY	156,505	-2.3	14.7	0.0	480.0	500.0	1.23	1.45	1.85	0.99	1.04	1.05	(5)	(6)
United Citizens Bk of Sthrn KY	KY	188,103	-1.2	4.7	NM	NM	333.3	0.27	0.35	0.49	1.46	1.50	1.42	(4)	4
United Cmnty Bk of W KY Inc.	KY	386,830	-0.9	-4.2	NM	444.4	529.4	0.07	0.08	0.18	1.54	1.56	1.47	(2)	7
United Cumberland Bank	KY	379,079	-1.7	-4.4	0.0	0.0	101.2	1.26	1.29	1.54	1.49	1.62	1.54	(13)	(5)
United Southern Bank	KY	280,977	0.9	4.5	0.0	0.0	375.0	0.72	1.31	1.53	1.36	1.42	1.42	(6)	(6)
Victory Community Bank	KY	188,085	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
West Point Bank	KY	341,539	6.0	10.8	NM	NM	0.0	0.79	0.75	0.52	0.52	0.49	0.48	3	4
Whitaker Bank Inc.	KY	2,063,401	-4.4	30.8	0.0	0.0	592.9	1.41	1.79	2.68	1.80	1.82	1.71	(2)	9
Wilson & Muir B&TC	KY	699,135	3.6	3.2	NM	0.0	194.2	0.54	0.57	0.79	1.29	1.26	1.47	3	(18)
WinFirst Bank	KY	145,844	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Median			0.0	0.1	5.6	0.0	126.9	0.33	0.40	0.54	1.27	1.26	1.24	1	4
Average			-0.3	0.8	97.3	14.0	157.9	0.53	0.60	0.78	1.30	1.31	1.25	(1)	4

Source: S&P Global Market Intelligence.

Table 4b: Tennessee Banks Between \$100 Million - \$10 Billion in Assets - Fourth Quarter 2021 vs. Third Quarter 2021 and Fourth Quarter 2020

Company Name	ST	Total Assets (\$000s)	Loan Growth (%)		Loan Loss Provision / Net Charge-offs			NPAs/Total Assets			L.L. Reserves of Total Loans			L.L. Chg. (B.P.) Linked	
			Linked Qtr.	YOY	4Q21	3Q21	4Q20	4Q21	3Q21	4Q20	4Q21	3Q21	4Q20	QTR.	YOY
Amer Bk & Tr of Cumberlands	TN	335,619	NA	-7.2	NA	NA	0.0	NA	NA	0.05	NA	NA	0.00	8	7
Andrew Johnson Bank	TN	503,835	-4.5	-5.2	NA	NM	280.0	0.26	0.30	0.66	1.86	1.99	1.71	2	2
Apex Bank	TN	971,477	0.7	-8.6	0.0	0.0	0.0	0.98	1.14	1.41	1.21	1.27	1.21	3	6
Bank of Bartlett	TN	491,950	-8.7	-10.6	351.4	53.6	119.1	0.79	0.84	2.25	0.87	0.83	0.86	6	8
Bank of Cleveland	TN	341,423	-5.3	-5.2	131.7	0.0	-5.0	0.28	0.72	0.98	1.15	1.20	1.10	10	3
Bank of Crockett	TN	223,671	4.5	9.8	NM	NA	NM	0.04	0.01	0.01	1.59	1.38	1.50	5	2
Bank of Dickson	TN	304,573	0.8	-0.3	NA	0.0	576.9	1.49	1.46	1.73	1.13	1.14	1.21	7	9
Bank of Fayette County	TN	806,122	6.0	1.8	380.7	389.0	543.8	0.66	0.43	0.58	1.44	1.33	1.36	6	4
Bank of Frankewing	TN	413,537	5.5	9.1	-182.9	-117.2	116.3	0.25	0.27	0.50	1.65	1.76	1.88	9	9
Bank of Gleason	TN	129,666	5.0	5.4	NM	NM	0.0	0.16	0.15	0.28	1.21	1.23	1.21	7	5
Bank of Jackson	TN	238,784	-3.3	-22.2	0.0	0.0	17.3	0.09	0.11	0.18	2.17	2.19	1.62	16	17
Bank of Lincoln County	TN	191,216	-0.8	-2.2	NA	0.0	16.0	0.67	0.70	0.77	1.30	1.38	1.34	4	4
Bank of Perry County	TN	209,539	0.7	3.5	5.4	333.3	272.7	0.86	0.85	0.83	1.03	1.15	1.13	7	4
Bank of Ripley	TN	291,602	5.1	-6.2	0.0	0.0	524.2	0.48	0.43	1.18	0.94	0.88	1.01	24	23
Bank of Tennessee	TN	1,784,992	1.2	-1.4	0.0	0.0	810.8	0.23	0.17	0.30	0.91	0.91	0.88	3	4
Bank of Waynesboro	TN	188,401	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	20	7
Bank3	TN	386,794	0.0	14.0	NA	NA	NA	0.00	0.00	0.00	1.16	1.14	1.19	5	5
BankTennessee	TN	514,808	13.4	11.7	-277.8	-254.2	-306.8	0.35	0.47	1.52	1.34	1.33	1.39	10	11
CapStar Bank	TN	3,129,211	-0.7	0.1	-353.8	0.0	172.0	0.17	0.18	0.24	1.06	1.09	1.12	6	6
Carroll Bank & Trust	TN	402,894	0.4	3.5	170.4	236.8	281.3	0.77	0.76	0.73	0.95	0.97	0.98	1	1
CBBC Bank	TN	486,728	2.5	-2.6	102.8	85.7	NM	0.25	0.26	0.34	2.08	1.91	1.87	11	11
CedarStone Bank	TN	265,030	-0.9	-7.4	0.0	0.0	NM	0.21	0.23	0.24	1.28	1.32	0.99	4	4
Centennial Bank	TN	689,600	-0.6	-3.1	731.7	300.0	105.2	0.52	0.52	0.79	1.76	1.61	1.34	14	11
Central Bank	TN	129,713	-1.6	-3.6	0.0	0.0	-291.7	0.20	0.20	0.49	1.86	1.80	1.77	14	12
Citizens B&TC of Grainger Cnty	TN	284,337	5.0	5.9	107.1	76.9	0.0	0.59	0.60	1.08	0.98	1.00	1.26	5	7
Citizens Bank	TN	1,068,428	-1.7	2.3	-374.5	-48.8	57.3	1.07	0.81	0.63	1.12	1.34	1.22	19	13
Citizens Bank	TN	290,691	NA	-1.3	NA	NA	NM	NA	NA	0.35	NA	NA	1.66	5	6
Citizens Bank	TN	763,412	-2.3	6.8	135.1	0.0	NM	0.01	0.05	0.03	1.10	1.09	0.99	14	18
Citizens Bank of Lafayette	TN	1,479,073	29.7	-1.5	-652.2	653.9	206.4	0.54	0.66	1.14	1.30	1.30	1.53	14	17
Citizens Community Bank	TN	310,998	-1.5	0.6	120.0	0.0	95.2	0.15	0.21	0.52	2.28	2.24	2.25	8	4
Citizens National Bank	TN	1,594,939	0.5	5.4	64.3	73.9	NM	0.00	0.00	0.03	1.24	1.24	1.24	9	9
Citizens Savings B&TC	TN	134,538	15.1	11.2	0.0	0.0	-214.3	2.57	2.94	2.01	1.11	1.14	1.30	12	16
Citizens Tri-County Bank	TN	1,195,244	3.9	0.3	-77.1	-162.1	134.5	0.23	0.25	0.59	1.54	1.55	1.45	11	10
Coffee County Bank	TN	250,180	-0.8	4.3	-538.5	0.0	NM	1.05	1.29	1.44	1.39	1.38	1.30	8	6
Commercial B&TC	TN	1,157,694	-5.6	-5.9	NM	100.0	65.2	0.34	0.36	0.39	1.76	1.56	1.41	9	5
Commercial Bank	TN	1,711,504	-2.7	-0.9	0.0	0.0	331.1	0.54	0.60	1.50	0.93	0.98	0.88	8	7
Community Bank	TN	217,148	1.6	10.9	NM	0.0	NM	0.12	0.09	0.05	1.72	1.19	1.45	12	9
Community National Bank	TN	268,500	NA	NA	NA	NA	53.4	NA	NA	3.95	NA	NA	1.28	6	2
Decatur County Bank	TN	198,953	-4.2	14.7	NM	126.8	NM	0.05	0.18	0.29	1.15	1.10	1.02	5	6
Evolve Bank & Trust	TN	788,114	-1.8	-2.4	-676.9	-49.2	428.6	1.49	1.90	1.55	1.40	1.43	1.20	5	5
F&M Bank	TN	1,398,075	-1.2	4.6	746.0	0.0	NM	0.10	0.13	0.15	0.51	0.63	0.92	4	5
Farmers & Merchants Bank	TN	110,158	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	2	3
Farmers Bank	TN	865,802	2.0	4.3	-416.7	3.7	0.0	0.61	0.64	0.57	1.19	1.19	1.24	4	2
Farmers State Bank	TN	193,131	0.7	1.0	91.7	NM	750.0	1.37	1.40	1.83	1.12	1.11	1.06	6	5
Financial Federal Bank	TN	799,818	6.6	5.0	0.0	0.0	NM	0.08	0.08	0.12	1.14	1.14	1.16	10	8
First Advantage Bank	TN	735,247	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	18	17
First Capital Bank	TN	376,173	-1.6	0.1	NA	NA	NA	NA	0.35	0.81	NA	1.10	1.11	1	2
First Century Bank	TN	521,941	6.4	8.3	0.0	NM	0.0	0.11	0.12	0.15	1.24	1.23	1.32	3	5
First Citizens National Bank	TN	2,243,730	2.5	2.5	-245.3	NM	617.3	0.12	0.13	0.23	1.19	1.24	1.32	7	6

Table 4b: Tennessee Banks Between \$100 Million - \$10 Billion in Assets - Fourth Quarter 2021 vs. Third Quarter 2021 and Fourth Quarter 2020

First Commerce Bank	TN	518,979	4.7	3.6	0.0	156.3	161.5	0.09	0.04	0.05	1.16	1.24	1.27	5	5
First Community Bank of TN	TN	748,340	-3.2	-1.8	-820.7	55.6	NM	0.07	0.07	0.07	0.62	0.63	0.53	3	5
First Farmers & Commercial Bk	TN	191,088	1.9	11.6	NM	NM	159.3	0.49	0.53	0.95	1.02	0.94	0.88	NA	16
First Farmers & Merchants Bank	TN	1,970,197	-0.6	-8.6	0.0	0.0	0.0	0.08	0.09	0.10	1.08	1.06	1.00	3	2
First Federal Bank	TN	950,963	0.2	4.5	0.0	0.0	-370.4	0.37	0.29	0.41	2.10	2.16	1.86	15	14
First Freedom Bank	TN	607,108	-6.2	-8.1	-57.8	200.0	NM	0.24	0.26	0.37	1.50	1.60	1.31	14	15
First National Bank Middle TN	TN	693,921	7.2	11.7	NM	NM	71.8	0.11	0.14	0.23	0.97	0.98	0.93	15	10
First National Bank of Oneida	TN	307,084	1.2	-3.5	0.0	0.0	0.0	0.14	0.13	0.24	2.65	2.63	2.59	3	5
First National Bank of Pulaski	TN	1,168,987	4.5	-0.2	130.5	NM	403.9	0.07	0.14	0.20	1.35	1.36	1.29	2	3
First National Bank of TN	TN	1,265,509	1.9	-1.5	0.0	0.0	0.0	0.54	0.54	0.74	1.89	1.90	1.95	1	2
First NB of Manchester	TN	316,792	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	1	3
First Peoples Bk of Tennessee	TN	208,679	0.9	-0.6	81.3	-333.3	2.4	0.71	0.73	1.35	1.70	1.74	2.08	10	7
First Vision Bank of Tennessee	TN	371,122	1.4	-0.4	NA	NM	457.6	0.07	0.08	1.01	1.43	1.44	1.38	6	3
First Volunteer Bank	TN	1,385,228	1.3	-3.5	NM	0.0	NM	0.73	0.28	0.55	1.61	2.35	2.40	4	3
Fourth Capital Bank	TN	398,210	3.2	27.7	416.5	119.1	0.0	0.31	0.32	0.86	1.03	0.98	1.43	3	4
Franklin Synergy Bank	TN	3,768,513	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	10	7
Frst Cmnty Bk East Tennessee	TN	200,238	-2.8	-2.4	0.0	0.0	79.1	0.17	0.18	0.42	1.55	1.65	1.63	1	3
Hardin County Bank	TN	571,344	-2.2	-0.6	85.6	NM	40.0	1.02	1.29	1.41	1.07	1.13	1.03	3	2
Heritage Bank & Trust	TN	255,185	11.4	11.9	0.0	NM	-500.0	0.19	0.09	0.42	2.00	1.93	1.94	4	3
Heritage Community Bank	TN	140,387	0.2	1.7	0.0	NA	NM	0.02	0.03	0.04	1.55	1.58	1.60	3	4
Homeland Community Bank	TN	228,757	-1.8	-3.6	NA	0.0	0.0	0.71	0.93	1.54	1.30	1.21	1.12	3	2
Independent Bank	TN	1,290,156	-1.2	-4.1	184.3	29.3	519.0	0.86	1.14	1.20	1.15	1.10	1.13	8	10
InsBank	TN	698,073	2.8	6.9	NA	NM	275.0	0.38	0.40	0.76	1.46	1.38	1.40	8	6
INSOUTH Bank	TN	444,605	-2.9	6.8	NM	320.0	29.4	0.28	0.34	0.65	1.18	1.12	0.99	3	3
Johnson County Bank	TN	147,857	0.5	-0.7	NM	-235.3	966.7	0.82	0.84	1.40	1.00	0.95	0.75	4	4
Landmark Community Bank	TN	978,837	-0.6	2.0	NA	-197.5	338.7	NA	0.65	0.73	NA	0.76	0.76	2	2
Legends Bank	TN	756,446	-1.8	5.5	19.6	0.0	NA	0.05	0.07	0.11	1.40	1.41	1.42	11	6
Macon B&TC	TN	586,515	11.8	4.5	NM	NM	-222.2	0.04	0.04	0.06	1.23	1.24	1.40	11	7
McKenzie Banking Co.	TN	186,905	-1.2	5.5	494.3	122.7	250.8	0.69	0.80	1.91	2.67	2.44	2.58	20	17
Millennium Bank	TN	550,549	-3.9	-5.3	0.0	23.9	0.0	2.31	3.56	2.06	1.60	1.57	1.29	4	5
Mountain Commerce Bank	TN	1,334,733	1.8	5.3	NM	NM	0.0	0.14	0.10	0.16	0.98	0.97	1.42	5	4
Mountain Valley Bank	TN	139,122	3.1	4.8	60.0	102.9	317.7	0.48	0.56	0.78	0.97	1.05	1.14	9	7
One Bank of Tennessee	TN	1,432,777	-2.6	0.8	-993.6	987.3	461.1	0.07	0.08	0.56	0.63	0.67	0.94	12	12
Paragon Bank	TN	538,832	-3.3	-7.6	0.0	0.0	NM	0.62	0.55	0.80	1.80	1.87	1.45	4	4
Patriot Bank	TN	471,428	-2.6	4.3	180.7	NM	NM	0.08	0.12	0.17	1.33	1.35	1.19	14	13
Peoples B&TC of Pickett	TN	206,253	40.6	7.0	496.6	-6.0	-3.9	0.92	0.97	1.54	1.25	1.20	1.66	15	11
Peoples Bank	TN	259,288	6.2	2.7	424.8	75.0	106.6	0.36	0.73	2.58	1.40	1.34	1.35	8	4
Peoples Bank & Trust Co.	TN	147,386	-4.9	12.0	20.6	NA	-88.2	0.01	0.11	0.03	1.46	1.55	1.50	2	2
Peoples Bank of East TN	TN	359,686	-1.0	17.7	620.7	-250.0	366.7	0.67	0.68	1.17	1.09	0.93	1.10	4	3
Peoples Bank of Middle TN	TN	174,137	2.9	-2.6	0.0	0.0	0.0	0.27	0.28	0.34	1.90	1.97	2.08	20	21
Peoples Bank of the South	TN	195,544	2.2	-9.1	NA	NA	0.0	0.59	0.97	1.78	1.13	1.15	1.13	4	4
Progressive SB	TN	295,333	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	3	8
Putnam 1st Mercantile Bank	TN	157,241	2.8	-9.5	400.0	NM	43.5	0.29	0.29	0.39	1.50	1.47	1.21	13	12
Reliant Bank	TN	2,996,642	3.0	-1.6	0.0	0.0	637.6	0.21	0.31	0.26	0.81	0.85	0.84	16	15
Security B&TC	TN	807,285	-0.3	9.8	0.0	NM	NA	0.08	0.09	0.11	0.44	0.48	0.33	11	9
Security Bank	TN	237,879	-3.1	-9.8	0.0	NA	0.0	0.52	0.59	0.46	1.71	1.90	1.73	5	5
Security FSB of McMinnville	TN	295,623	0.5	3.6	NM	NM	750.0	0.10	0.08	0.11	1.11	1.08	1.01	3	2
Sevier County Bank	TN	475,234	NA	22.6	NA	NA	NM	NA	NA	0.84	NA	NA	1.23	18	13
Simply Bank	TN	723,856	1.4	55.3	946.0	56.6	283.0	1.76	2.18	1.49	1.13	1.09	1.31	4	3
SmartBank	TN	4,606,198	7.5	2.7	115.6	700.6	0.0	0.11	0.14	0.32	0.72	0.73	0.77	10	11
SouthEast Bank	TN	2,198,346	1.5	3.6	0.0	0.0	11.7	0.28	0.32	0.39	0.40	0.38	0.36	10	14
Southern Bank of Tennessee	TN	376,613	3.4	0.2	0.0	-666.7	NM	0.17	0.18	0.30	0.93	0.96	0.85	5	10
Studio Bank	TN	610,884	18.8	28.6	NA	NM	NA	0.00	0.00	0.00	1.11	1.09	1.12	12	11

Table 4b: Tennessee Banks Between \$100 Million - \$10 Billion in Assets - Fourth Quarter 2021 vs. Third Quarter 2021 and Fourth Quarter 2020

Sumner Bank & Trust	TN	217,765	4.0	-1.4	NM	0.0	0.0	0.00	0.00	0.03	0.87	0.89	1.00	2	2
Tennessee State Bank	TN	984,158	1.0	9.9	0.0	0.0	0.0	0.14	0.18	0.33	1.37	1.34	1.32	2	2
TNBANK	TN	289,271	-0.3	3.6	0.0	0.0	0.0	1.57	1.78	2.24	1.09	1.08	1.19	4	2
Tower Community Bank	TN	268,951	4.5	0.4	NM	NM	NM	0.15	0.19	0.29	1.06	0.86	0.79	9	12
Traditions First Bank	TN	213,175	7.7	2.4	NA	0.0	NA	0.00	0.00	0.00	0.85	0.90	0.91	5	3
TriStar Bank	TN	446,924	3.8	-3.2	196.1	0.0	NM	0.04	0.03	0.23	1.42	1.39	1.39	8	5
Triumph Bank	TN	855,344	-3.0	2.9	NA	NM	NM	NA	2.01	1.04	NA	1.78	1.58	2	2
Truxton Trust Co.	TN	901,679	6.6	10.3	0.0	NM	NM	0.67	0.04	0.28	0.97	0.98	1.07	23	13
Union Bank	TN	244,094	-4.4	-4.0	0.0	0.0	-345.0	2.16	2.27	3.42	1.68	1.61	1.44	4	3
Volunteer FSB	TN	293,676	3.0	8.9	NA	750.0	187.5	0.20	0.07	0.17	0.53	0.51	0.53	9	5
Volunteer State Bank	TN	982,001	3.8	3.5	0.0	NM	54.6	0.15	0.16	0.17	1.10	1.12	0.98	33	30
Wayne County Bank	TN	393,890	-1.0	-2.4	222.2	0.0	0.0	2.04	2.19	3.72	1.51	1.42	1.49	13	10
Wilson Bank & Trust	TN	3,975,826	0.8	4.6	-69.0	97.7	NM	0.00	0.00	0.04	1.59	1.62	1.65	4	3
Median			0.0	0.0	0.0	0.0	54.6	0.26	0.28	0.49	1.21	1.23	1.24	6	5
Average			1.9	2.6	32.9	52.1	141.8	0.46	0.53	0.75	1.30	1.30	1.28	8	7

Source: S&P Global Market Intelligence.

Table 4c: Select Indiana Banks Between \$100 Million - \$10 Billion in Assets - Fourth Quarter 2021 vs. Third Quarter 2021 and Fourth Quarter 2020

Company Name	ST	Total Assets (\$000s)	Loan Growth (%)		Loan Loss Provision / Net Charge-offs			NPAs/Total Assets			L.L. Reserves of Total Loans			L.L. Chg. (B.P.) Linked	
			Linked Qtr.	YOY	4Q21	3Q21	4Q20	4Q21	3Q21	4Q20	4Q21	3Q21	4Q20	QTR.	YOY
Bath State Bank	IN	248,505	3.8	3.4	NM	-600.0	NA	0.62	0.63	0.52	1.41	1.48	1.39	2	2
Bedford FSB	IN	171,664	-0.8	-4.2	900.0	642.9	NM	0.52	0.50	0.69	1.34	1.31	1.20	5	3
ClearPoint Federal Bank & Tr	IN	117,399	NA	NA	NA	NA	NA	0.00	0.00	0.00	NA	NA	NA	3	3
Dearborn SB	IN	127,248	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	8	7
First Financial Bank NA	IN	5,045,573	-3.7	-11.2	316.8	-480.8	248.2	0.29	0.40	0.46	1.55	1.55	1.65	5	3
First FS&LA of Greensburg	IN	188,163	-0.4	-2.0	-66.7	100.0	100.0	2.13	2.04	1.22	1.02	1.04	1.03	7	10
First FSB	IN	482,575	0.3	-5.9	NA	-76.9	-250.0	0.33	0.46	1.62	1.01	1.02	0.77	2	2
First Harrison Bank	IN	1,151,118	0.2	-1.3	-476.2	0.0	NM	0.20	0.24	0.27	1.24	1.32	1.29	2	3
Freedom Bank	IN	548,497	0.2	-2.0	NM	NM	60.1	0.44	0.45	0.61	1.77	1.80	1.65	4	5
Friendship State Bank	IN	543,637	-2.1	-7.8	0.0	0.0	NM	0.20	0.16	0.33	1.15	1.14	1.04	7	6
German American Bank	IN	5,596,059	-2.0	-6.4	71.9	NM	104.8	0.26	0.34	0.44	1.23	1.25	1.51	4	4
Jackson County Bank	IN	780,440	-4.7	-1.6	NM	0.0	NM	0.47	0.92	1.17	1.13	1.21	1.09	11	8
LNB Community Bank	IN	156,368	3.4	0.5	0.0	0.0	NA	0.28	0.30	1.15	1.61	1.69	1.72	14	11
Mid-Southern Savings Bank FSB	IN	254,263	6.5	2.5	NM	0.0	130.4	0.65	0.62	0.96	1.23	1.38	1.38	10	9
Napoleon State Bank	IN	408,746	0.7	1.7	114.6	384.6	211.8	0.26	0.26	0.46	1.46	1.49	1.50	3	4
New Washington State Bank	IN	485,548	-0.8	8.8	0.0	NM	312.5	0.22	0.25	0.36	1.23	1.22	1.21	5	1
Owen County State Bank	IN	345,463	2.9	-3.7	0.0	0.0	258.6	0.48	0.43	0.10	1.23	1.26	1.32	11	19
Peoples Bank	IN	271,995	2.4	5.8	109.1	0.0	0.0	0.14	0.22	0.29	1.19	1.25	1.26	22	18
Peoples State Bank	IN	426,112	4.9	9.3	0.0	0.0	84.3	0.00	0.00	0.04	1.07	1.06	1.16	16	16
Spencer County Bank	IN	139,903	4.0	-2.4	NA	-500.0	NM	0.87	1.10	1.73	0.71	0.70	1.28	18	16
Springs Valley B&TC	IN	490,244	-0.6	-1.4	167.9	86.8	277.4	0.56	1.20	1.21	1.88	1.86	1.60	2	4
United Fidelity Bank FSB	IN	2,879,591	54.9	98.7	NM	NA	NM	0.27	0.45	0.91	0.56	0.54	0.83	9	7
Median			0.3	-1.5	0.0	0.0	117.6	0.29	0.43	0.52	1.23	1.26	1.29	6	6
Average			3.4	4.0	87.5	-27.7	128.2	0.44	0.52	0.69	1.25	1.28	1.29	8	7

Source: S&P Global Market Intelligence.

Table 4d: Select Ohio Banks Between \$100 Million - \$10 Billion in Assets - Fourth Quarter 2021 vs. Third Quarter 2021 and Fourth Quarter 2020

Company Name	ST	Total Assets (\$000s)	Loan Growth (%)		Loan Loss Provision / Net Charge-offs			NPAs/Total Assets			L.L. Reserves of Total Loans			L.L. Chg. (B.P.) Linked	
			Linked Qtr.	YOY	4Q21	3Q21	4Q20	4Q21	3Q21	4Q20	4Q21	3Q21	4Q20	QTR.	YOY
1st National Bank	OH	250,282	-2.9	-0.7	NM	95.4	714.9	0.24	0.24	1.07	1.41	1.74	1.46	3	2
CBank	OH	251,895	-4.7	-17.3	-850.0	145.8	577.5	0.01	0.02	0.00	1.35	1.35	1.15	9	8
CenterBank	OH	272,037	-3.8	-10.2	NM	0.0	164.4	0.00	0.00	0.01	1.27	1.79	1.45	1	1
Cincinnati Federal	OH	251,930	1.2	14.6	NA	NA	NA	0.44	0.45	0.56	0.81	0.81	0.92	9	6
Cincinnati S&L Co.	OH	119,209	4.1	-3.4	-75.0	31.8	0.0	1.19	1.38	1.88	0.81	0.90	0.76	6	5
Citizens Bank Co.	OH	293,554	-1.8	-2.8	NM	-157.9	350.0	0.05	0.00	0.02	2.81	2.75	2.50	23	22
Eagle SB	OH	174,667	1.3	-13.6	100.0	0.0	NA	1.40	1.43	0.65	1.05	1.06	1.03	8	4
Farmers Bank & Savings Co.	OH	395,818	-0.8	-3.6	0.0	0.0	171.4	0.84	0.88	0.76	1.07	1.08	1.15	14	15
FDS Bank	OH	147,337	3.3	130.4	NA	33.3	NM	0.00	0.00	0.00	1.87	1.67	1.66	3	2
First National Bank of Waverly	OH	199,781	1.4	-0.9	0.0	0.0	0.0	0.73	0.75	1.01	0.67	0.82	0.72	6	5
First State Bank	OH	807,803	0.7	11.3	-113.0	NM	221.6	0.37	0.44	0.42	1.30	1.39	1.75	4	3
Guardian SB F.S.B.	OH	1,133,661	-7.3	-31.8	0.0	0.0	0.0	0.44	0.50	0.83	2.23	1.76	1.72	4	3
Harrison Building & Loan Assn.	OH	263,400	-3.1	-8.0	0.0	0.0	NA	1.00	1.02	1.14	0.88	0.94	0.84	5	3
Hocking Valley Bank	OH	337,994	-2.2	-9.9	0.0	0.0	NM	0.21	0.21	0.13	1.44	1.44	1.33	16	9
Kingston National Bank	OH	477,081	-1.1	6.3	NM	NM	264.7	0.00	0.00	0.09	0.96	0.92	0.89	6	14
LCNB National Bank	OH	1,899,918	1.7	0.0	274.6	235.4	-160.6	0.22	0.28	0.51	0.40	0.43	0.44	4	4
Liberty SB F.S.B.	OH	983,927	9.5	2.7	0.0	0.0	194.7	1.60	2.02	2.41	0.78	0.95	0.89	3	3
Merchants National Bank	OH	1,207,782	0.0	1.5	NM	882.4	323.7	0.40	0.44	0.54	0.98	0.98	0.95	2	2
Miami SB	OH	144,703	1.0	-0.9	NA	98.9	-100.0	0.31	0.29	0.45	1.36	1.38	1.36	7	6
North Side B&TC	OH	1,068,216	-3.9	-9.5	321.4	NM	87.6	0.08	0.06	0.06	1.19	1.17	0.99	10	10
Ohio Valley Bank Co.	OH	1,233,579	-0.3	-0.9	207.1	-294.1	-714.3	0.76	0.83	1.18	0.75	0.76	0.82	6	30
Peoples Bank	OH	7,057,211	32.8	29.3	-608.0	547.9	-764.2	0.84	0.86	0.82	1.51	1.72	1.48	10	7
RiverHills Bank	OH	262,366	2.6	-2.6	NM	-150.0	NM	1.11	2.67	1.76	1.68	1.68	1.85	3	2
Savings Bank	OH	538,557	3.7	3.6	0.0	0.0	0.0	0.43	0.62	0.90	0.85	1.12	1.19	24	20
Settlers Bank	OH	148,657	-0.9	-9.5	4.9	366.7	NM	0.30	0.77	0.90	1.94	2.07	1.93	20	20
Somerville Bank	OH	259,717	3.4	10.9	450.0	450.0	62.2	0.38	0.45	0.53	1.06	1.04	1.03	2	3
Southern Hills Comm. Bank	OH	178,977	-0.7	-4.5	0.0	0.0	0.0	0.65	1.60	2.02	0.83	0.83	0.81	12	18
Union SB	OH	3,463,554	-1.9	-15.3	NM	-93.8	600.0	0.42	0.47	0.55	1.40	1.33	1.23	13	13
Valley Central Bank	OH	153,937	0.3	-12.2	0.0	NA	NM	0.36	0.36	0.45	0.98	0.96	0.90	13	12
Vinton County National Bank	OH	1,287,080	0.0	0.5	317.7	223.0	355.7	0.14	0.17	0.34	0.89	0.88	0.86	14	13
Wilmington Savings Bank	OH	178,028	-1.2	-4.3	0.0	0.0	0.0	2.92	3.07	4.06	5.22	5.20	4.99	12	17
Median			0.0	-2.6	0.0	0.0	87.6	0.40	0.45	0.56	1.07	1.12	1.15	7	6
Average			1.0	1.6	1.4	92.9	102.1	0.58	0.72	0.84	1.35	1.38	1.32	9	9

Source: S&P Global Market Intelligence.

Table 4e: Select West Virginia Banks Between \$100 Million - \$10 Billion in Assets - Fourth Quarter 2021 vs. Third Quarter 2021 and Fourth Quarter 2020

Company Name	ST	Total Assets (\$000s)	Loan Growth (%)		Loan Loss Provision / Net Charge-offs			NPAs/Total Assets			L.L. Reserves of Total Loans			L.L. Chg. (B.P.) Linked	
			Linked Qtr.	YOY	4Q21	3Q21	4Q20	4Q21	3Q21	4Q20	4Q21	3Q21	4Q20	QTR.	YOY
City National Bank of WV	WV	5,955,821	-0.2	-3.7	0.3	-134.7	59.9	0.46	0.48	0.72	0.51	0.53	0.68	2	3
Huntington FSB	WV	557,510	1.5	12.8	NM	0.0	0.0	0.20	0.26	0.28	0.74	0.70	0.79	5	6
Logan B&TC	WV	332,047	-7.7	-7.1	NA	NM	NM	0.39	0.51	0.11	0.92	1.00	0.89	3	3
MCNB B&TC	WV	349,176	-4.5	0.0	-314.0	NA	-522.7	3.52	4.27	7.76	1.16	1.28	1.35	5	5
Pioneer Community Bank Inc.	WV	144,519	-1.2	6.9	202.6	0.0	5.3	0.73	1.16	1.16	1.25	1.20	1.35	4	4
Poca Valley Bank Inc.	WV	487,506	4.3	5.3	0.0	0.0	0.0	0.61	0.74	0.94	0.86	0.89	0.94	10	9
Premier Bank Inc.	WV	1,418,684	NA	NA	NA	NA	307.5	NA	NA	1.28	NA	NA	1.20	9	8
Putnam County Bank	WV	677,452	-2.2	-6.4	82.5	NM	-54.8	1.56	1.61	1.91	1.69	1.72	2.25	15	11
Whitesville State Bank	WV	127,084	3.7	8.5	NM	0.0	66.7	0.21	0.44	0.68	1.17	1.35	1.51	9	14
Median			-0.7	2.7	0.3	0.0	2.6	0.54	0.63	0.94	1.04	1.10	1.20	5	6
Average			-0.8	2.0	-5.7	-26.9	-17.3	0.96	1.18	1.65	1.04	1.08	1.22	7	7

Source: S&P Global Market Intelligence.

Table 4f: Select Virginia Banks Between \$100 Million - \$10 Billion in Assets - Fourth Quarter 2021 vs. Third Quarter 2021 and Fourth Quarter 2020

Company Name	ST	Total Assets (\$000s)	Loan Growth (%)		Loan Loss Provision / Net Charge-offs			NPAs/Total Assets			L.L. Reserves of Total Loans			L.L. Chg. (B.P.) Linked	
			Linked Qtr.	YOY	4Q21	3Q21	4Q20	4Q21	3Q21	4Q20	4Q21	3Q21	4Q20	QTR.	YOY
Bank of Botetourt	VA	663,766	-4.2	-6.4	NM	NM	262.4	0.38	0.31	0.68	1.31	1.24	1.14	2	3
Bank of Fincastle	VA	267,189	NA	NA	NA	NA	0.0	NA	NA	1.34	NA	NA	1.47	3	2
Bank of Marion	VA	524,867	-0.1	-0.6	236.4	423.1	449.4	0.56	0.57	0.64	1.40	1.37	1.20	12	12
Bank of the James	VA	977,506	-1.9	-5.4	359.7	0.0	NM	0.21	0.33	0.42	1.18	1.22	1.16	6	7
Carter Bank & Trust	VA	4,133,175	-0.8	-5.1	21.9	-4.3	677.1	2.33	2.42	1.14	3.41	3.44	1.81	9	5
CornerStone Bank NA	VA	190,933	-0.6	-6.5	NM	NA	110.5	1.12	1.17	1.52	1.22	1.23	1.33	7	6
Farmers & Miners Bank	VA	167,799	3.1	19.7	NM	150.0	0.0	0.53	0.57	0.75	1.72	1.39	1.70	9	7
First B&TC	VA	2,844,708	-0.7	5.7	NM	630.2	305.7	0.07	0.22	0.30	1.37	1.28	1.27	9	7
First Community Bank	VA	3,183,928	0.0	-2.1	-72.1	-237.9	36.7	0.96	1.12	1.14	1.29	1.39	1.20	7	5
First National Bank	VA	1,014,122	-2.2	30.2	207.4	-26.2	8.9	0.25	0.30	0.36	0.66	0.67	0.62	7	10
First Sentinel Bank	VA	335,160	0.7	3.4	338.7	150.4	104.6	0.55	0.63	0.82	1.50	1.43	1.19	3	4
Highlands Community Bank	VA	188,320	-3.9	-6.7	-34.7	92.9	276.5	0.97	0.96	0.87	1.13	1.19	1.25	11	11
Lee Bank & Trust Co.	VA	183,984	1.5	-0.4	333.3	NA	NM	0.84	0.86	0.75	1.65	1.63	1.51	14	11
Legacy Bank	VA	332,846	5.0	6.3	0.0	NA	0.0	1.54	1.81	2.05	2.01	1.94	1.99	12	12
National Bank of Blacksburg	VA	1,699,084	-0.9	-0.3	166.7	NM	-12.8	0.40	0.43	0.37	0.95	0.96	1.10	7	7
New Peoples Bank Inc.	VA	794,409	-3.0	-1.9	0.0	0.0	309.3	0.73	0.88	1.38	1.13	1.16	1.25	7	5
Powell Valley National Bank	VA	430,420	3.0	1.6	NM	-300.0	-217.4	0.55	0.58	0.62	1.27	1.25	1.31	7	10
Select Bank	VA	396,128	-6.2	-1.6	NM	800.0	NM	0.66	0.62	0.63	0.70	0.69	0.55	5	5
Skyline National Bank	VA	995,564	-1.7	1.1	735.0	NM	289.3	0.40	0.50	0.89	0.83	0.81	0.74	12	16
TruPoint Bank	VA	552,432	7.7	6.0	0.0	0.0	NM	0.04	0.07	0.17	1.15	1.17	1.18	32	31
Median			-0.7	-0.4	166.7	0.0	107.5	0.55	0.58	0.75	1.27	1.24	1.23	7	7
Average			-0.3	2.0	176.3	129.1	162.5	0.69	0.76	0.84	1.36	1.34	1.25	9	9

Source: S&P Global Market Intelligence.

Table 4g: Select North Carolina Banks Between \$100 Million - \$10 Billion in Assets - Fourth Quarter 2021 vs. Third Quarter 2021 and Fourth Quarter 2020

Company Name	ST	Total Assets (\$000s)	Loan Growth (%)		Loan Loss Provision / Net Charge-offs			NPAs/Total Assets			L.L. Reserves of Total Loans			L.L. Chg. (B.P.) Linked	
			Linked Qtr.	YOY	4Q21	3Q21	4Q20	4Q21	3Q21	4Q20	4Q21	3Q21	4Q20	QTR.	YOY
Alliance B&TC	NC	230,246	-2.9	6.3	0.0	0.0	-100.0	0.44	0.46	0.63	1.13	1.15	1.13	4	4
HomeTrust Bank	NC	3,502,617	-0.5	-1.5	-236.2	489.0	NM	0.49	0.52	0.74	1.11	1.22	1.42	11	7
Lifestore Bank (MHC)	NC	401,989	3.7	3.4	-535.7	-6.6	NM	0.52	0.51	0.73	1.76	1.72	1.67	22	21
Nantahala B&TC	NC	231,595	0.1	2.0	-207.1	-226.9	-253.3	1.67	1.92	4.99	1.27	1.22	1.08	13	11
Piedmont FSB	NC	965,986	0.7	4.0	NA	250.0	NA	0.10	0.11	0.14	0.30	0.28	0.27	15	15
Surrey Bank & Trust	NC	480,535	2.7	-10.5	-762.5	NM	-193.9	0.65	0.69	0.23	2.10	2.06	1.90	11	7
Taylorsville Savings Bank SSB	NC	132,752	3.0	-7.4	0.0	0.0	0.0	2.19	2.28	2.16	1.55	1.56	1.67	11	12
Median			0.7	2.0	-221.7	0.0	-146.9	0.52	0.52	0.73	1.27	1.22	1.42	11	11
Average			1.0	-0.5	-290.3	84.3	-136.8	0.87	0.93	1.37	1.32	1.32	1.31	12	11

Source: S&P Global Market Intelligence.

Table 5: Mid-South Publicly Traded Banks - Fourth Quarter 2021 vs. Third Quarter 2021 and Fourth Quarter 2020

Company Name	ST	Ticker	Total Assets (\$000s)	Price / Tangible Book (%)				Price / Earnings (x)			
				As of				As of			
				2/14/2022	12/31/2021	9/30/2021	12/31/2020	2/14/2022	12/31/2021	9/30/2021	12/31/2020
AB&T Financial Corp.	NC	ABTO	230,246	NA	NA	NA	NA	NA	NA	22.2	19.1
Bancorp. of Southern Indiana	IN	BCSO	743,292	119	NA	87	93	8.8	NA	6.5	8.2
Bank of Botetourt	VA	BORT	662,229	89	98	91	79	7.6	8.4	7.9	9.1
Bank of the James Finl Grp Inc.	VA	BOTJ	987,634	123	125	99	79	9.5	9.7	9.2	10.6
Boyle Bancorp Inc.	KY	BYLB	825,429	109	NA	104	89	9.9	NA	9.5	11.0
CapStar Finl Hldgs Inc.	TN	CSTR	3,133,046	141	140	146	110	9.7	9.6	10.3	12.1
Carter Bankshares	VA	CARE	4,133,746	101	100	93	64	13.0	12.8	12.9	NM
Cincinnati Bancorp Inc.	OH	CNNB	248,464	110	NA	103	86	14.4	NA	13.5	10.7
Citizens Commerce Bcshs Inc.	KY	CCVS	313,899	NA	NA	NA	NA	NA	NA	NA	NA
Citizens National Corp.	KY	CZNL	773,326	NA	NA	NA	NA	NA	NA	NA	NA
City Holding Co.	WV	CHCO	6,003,695	213	218	211	188	14.1	14.5	14.1	12.5
Cmnty Bcshs (McArthur OH)	OH	CNUN	1,282,473	78	NA	74	71	8.4	NA	8.0	9.0
Community Trust Bancorp Inc.	KY	CTBI	5,418,257	122	123	120	112	8.8	8.8	8.9	11.1
Eagle Financial Bancorp Inc.	OH	EFBI	174,849	NA	NA	NA	NA	24.3	23.9	14.7	11.5
FB Financial Corp.	TN	FBK	12,597,686	180	178	179	160	11.2	11.0	11.0	20.8
FCN Banc Corp.	IN	FBVI	723,977	118	118	NA	103	9.8	9.8	9.7	9.7
Fidelity Federal Bancorp	IN	FDLB	NA	NA	NA	NA	NA	6.7	NA	NA	10.4
First Bancorp of Indiana Inc.	IN	FBPI	482,789	101	101	104	88	10.0	10.0	9.4	12.1
First Capital Inc.	IN	FCAP	1,156,603	127	127	128	198	11.8	11.9	11.9	20.1
First Citizens Bancshares Inc.	TN	FIZN	2,159,736	NA	NA	NA	107	10.8	NA	11.2	9.9
First Community Bkshs Inc.	VA	FCBC	3,194,519	168	193	186	132	9.9	11.4	10.7	10.7
First Community Corp.	TN	FCCT	198,218	93	NA	NA	57	NA	NA	NA	9.3
First Farmers Merchants Corp.	TN	FFMH	1,972,738	100	102	101	92	9.6	9.9	9.7	9.8
First Financial Corp.	IN	THFF	5,170,799	117	117	106	103	11.3	11.3	9.2	9.9
German American Bancorp Inc.	IN	GABC	5,608,539	192	191	197	178	12.3	12.3	11.9	14.1
HFB Financial Corp.	KY	HFBA	463,027	NA	NA	NA	NA	NA	NA	NA	NA
Hocking Valley Bancshares	OH	HCKG	339,222	NA	NA	NA	NA	NA	NA	NA	13.3
HomeTrust Bancshares Inc.	NC	HTBI	3,502,819	134	134	123	86	22.9	22.9	22.6	16.0
InsCorp Inc.	TN	IBTN	700,230	NA	NA	NA	NA	10.9	9.2	10.3	17.8
LCNB Corp.	OH	LCNB	1,903,629	138	136	122	105	11.9	11.8	10.6	9.5
Limestone Bancorp Inc.	KY	LMST	1,415,692	118	115	114	88	9.7	9.5	9.3	10.5
MCNB Banks Inc.	WV	MKIN	345,437	NA	NA	NA	57	NA	NA	NA	NA
Mid-Southern Bancorp Inc.	IN	MSVB	252,254	97	NA	98	93	30.3	NA	30.7	37.9
Mountain Commerce Bncp Inc.	TN	MCBI	1,334,929	161	160	149	124	8.3	8.2	7.6	12.7
National Bankshares Inc.	VA	NKSH	1,702,175	120	117	120	105	11.3	10.9	11.4	12.6
New Peoples Bankshares Inc.	VA	NWPP	794,647	78	77	81	82	7.2	7.0	7.6	16.7
Ohio Valley Banc Corp.	OH	OVBC	1,249,769	109	105	96	88	12.5	12.1	9.1	11.0
Paragon Finl Solutions Inc.	TN	PGNN	538,824	NA	NA	95	79	NA	NA	NA	14.3
Parkway Acquisition Corp.	VA	PKKW	980,174	93	NA	89	75	9.1	NA	8.7	10.1
Peoples Bancorp Inc.	OH	PEBO	7,068,376	168	167	166	135	14.8	14.7	15.3	15.7
Pinnacle Bankshares Corp.	VA	PPBN	1,015,863	NA	NA	NA	88	NA	NA	9.0	12.5
Republic Bancorp Inc.	KY	RBCA.A	6,093,632	117	124	124	93	11.3	12.0	11.6	9.0
Security Bancorp Inc.	TN	SCYT	295,744	NA	NA	NA	73	NA	NA	9.5	8.7
SmartFinancial Inc.	TN	SMBK	4,611,579	136	142	136	101	11.8	12.3	10.6	11.2
Stock Yards Bancorp Inc.	KY	SYBT	6,646,025	273	318	299	216	18.5	21.5	20.9	15.6
Surrey Bancorp	NC	SRYB	480,535	127	122	121	96	NA	NA	11.5	10.6
SVB & T Corp.	IN	SVBT	490,097	98	97	92	79	7.6	7.4	6.9	8.3
TN Valley Financial Hldgs Inc.	TN	TVLF	288,012	NA	NA	NA	NA	NA	NA	NA	NA
Truaxton Corporation	TN	TRUX	917,259	250	250	217	168	14.5	14.5	12.6	11.5

Table 5: Mid-South Publicly Traded Banks - Fourth Quarter 2021 vs. Third Quarter 2021 and Fourth Quarter 2020

Median	119	124	117	93	10.9	11.3	10.5	11.1
Average	132	143	129	105	12.0	12.1	11.7	12.7

Source: S&P Global Market Intelligence.

Table 6a: Kentucky Banks Between \$100 Million - \$10 Billion in Assets - Fourth Quarter 2021 CAMELS (%)

Company Name	T1 Risk-based Capital	CET1	Risk-based Capital	Leverage	TE/TA	NPLs/Loans	Net Chargeoffs /Avg. Loans	Cost of Funds	Yield on Loans & Leases	Yield on Earning Assets	Yield/ Cost Spread	ROATE	NonInt. Income/ Revenue	Efficiency Ratio (FTE)	Liquidity Ratio	Loans /Dep.	Net Loans & Leases/ Total Dep.	Core Dom. Dep./ Dep.	Brokered Dep./Dep.
1st Trust Bank Inc.	NA	NA	NA	9.7	9.6	1.2	0.4	0.5	5.2	3.9	3.3	8.3	15.4	63.1	26.0	75.1	74.4	79.0	1.3
American B&TC Inc.	14.6	14.6	15.4	10.2	10.2	0.6	0.0	0.6	4.9	3.3	2.5	8.3	16.3	62.7	38.8	68.1	67.4	94.9	0.0
Bank of Cadiz & Trust Co.	16.6	16.6	17.6	7.7	7.0	0.5	0.1	0.5	4.8	2.9	2.3	9.3	15.9	75.4	56.2	44.0	43.5	92.8	0.0
Bank of Clarkson	22.4	22.4	22.7	11.7	11.4	2.7	0.0	0.4	5.4	3.4	2.8	8.9	18.3	63.8	46.3	57.5	57.3	95.1	0.0
Bank of Columbia	NA	NA	NA	8.6	8.5	1.2	-0.3	0.4	6.0	4.4	3.9	21.3	8.1	54.0	33.3	69.9	68.6	95.7	0.0
Bank of Edmonson County	16.8	16.8	17.8	10.6	10.2	1.1	-0.1	0.8	5.1	3.8	2.8	12.4	15.5	62.4	30.8	70.7	70.0	91.8	0.0
Bank of Hindman	15.4	15.4	16.2	8.3	7.9	2.5	0.2	0.6	4.6	2.6	1.9	10.0	8.2	57.8	49.8	42.4	41.9	89.3	0.0
Bank of Jamestown	NA	NA	NA	11.4	11.3	0.5	0.0	0.7	4.5	3.5	2.7	9.1	10.0	56.2	22.1	80.1	79.2	96.4	0.0
Bank of Lexington Inc.	18.9	18.9	20.0	10.9	11.5	0.0	0.0	0.3	4.3	3.5	3.0	7.1	13.1	68.6	23.3	84.2	83.5	87.3	8.2
Bank of Maysville	26.9	26.9	27.7	14.8	14.6	0.2	0.0	0.1	4.3	3.0	2.8	5.4	15.4	66.6	37.5	58.6	58.1	94.7	0.0
Bank of the Bluegrass & Tr Co.	NA	NA	NA	10.8	10.7	0.0	-0.3	0.4	4.6	3.5	3.0	9.6	31.5	75.3	36.0	75.7	74.1	96.9	0.0
Bankers' Bank of Kentucky Inc.	36.7	36.7	37.9	14.1	13.4	0.0	0.0	0.0	5.3	1.8	1.8	5.2	46.1	68.9	74.9	94.1	92.7	88.7	11.3
Casey County Bank Inc.	13.5	13.5	14.7	9.0	8.6	1.0	-0.1	0.2	5.1	3.2	2.9	11.7	15.5	55.7	19.2	64.9	63.9	95.3	0.0
Cecilian Bank	NA	NA	NA	9.2	9.0	0.4	0.0	0.4	5.0	3.4	2.8	13.7	18.4	55.5	24.1	70.1	69.2	93.1	0.0
Central Bank & Trust Co.	16.2	16.2	17.2	9.5	9.0	2.1	0.1	0.1	4.4	2.7	2.5	6.5	33.4	79.1	40.6	64.2	63.5	96.2	0.0
Century Bank of Kentucky Inc.	NA	NA	NA	10.3	10.3	2.2	0.0	0.3	4.9	3.9	3.6	14.7	9.3	61.6	25.0	82.5	81.5	98.6	0.0
Citizens B&TC	NA	NA	NA	13.1	13.3	0.6	0.0	0.4	3.9	2.8	2.2	9.4	17.6	53.1	40.9	63.4	62.2	95.8	0.0
Citizens B&TC of Jackson	14.3	14.3	15.5	8.1	8.0	1.3	0.1	0.3	5.4	3.7	3.4	8.9	24.1	81.7	22.2	70.1	69.2	93.9	0.1
Citizens Bank	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Citizens Bank	14.1	14.1	15.2	6.3	6.5	0.7	0.1	0.2	6.2	3.6	3.4	15.6	14.3	74.1	33.0	63.4	62.8	98.7	0.0
Citizens Bank	13.8	13.8	15.0	9.9	9.7	0.4	0.0	0.6	5.2	4.6	3.9	4.8	20.6	84.1	10.9	93.9	92.7	94.7	0.0
Citizens Bank	NA	NA	NA	11.2	11.1	0.2	0.1	0.6	5.2	3.9	3.3	9.3	12.3	65.9	17.9	71.6	70.4	98.4	0.0
Citizens Bank of Kentucky	20.6	20.6	21.5	10.3	10.7	0.3	0.1	0.3	4.6	2.8	2.5	7.0	25.5	73.4	45.1	51.5	50.9	93.7	0.0
Citizens Commerce Bank	NA	NA	NA	10.6	10.5	0.1	0.0	0.3	4.3	3.7	3.3	8.3	15.5	68.5	13.4	85.8	84.8	92.2	0.0
Citizens Deposit Bank & Trust	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Citizens Guaranty Bank	8.8	8.8	10.1	6.3	6.6	0.9	0.0	0.4	5.8	5.3	4.7	20.2	13.4	71.5	4.3	102.0	100.5	93.6	0.0
Citizens Nat'l Bk of Lebanon	28.0	28.0	28.7	10.1	9.7	0.7	0.0	0.2	7.5	2.9	2.7	12.0	14.5	58.7	47.8	27.2	26.9	99.0	0.0
Citizens Nat'l Bk of Somerset	14.3	14.3	15.5	7.9	8.2	0.7	0.0	0.2	4.7	2.9	2.6	8.8	33.0	79.6	32.4	59.0	58.2	94.1	0.0
Commercial Bank	18.6	18.6	19.6	10.4	10.1	0.5	0.0	0.4	5.4	4.0	3.4	5.6	12.4	80.3	27.7	67.7	67.0	94.4	3.3
Commercial Bank of Grayson	21.2	21.2	21.8	12.0	11.8	0.4	0.0	0.2	5.7	3.4	3.2	7.2	16.0	66.7	45.3	51.3	50.9	99.5	0.0
Commonwealth B&T Co.	14.3	14.3	15.6	9.6	9.1	0.7	-0.1	0.2	4.4	2.9	2.6	8.4	40.7	80.5	40.3	67.9	66.3	97.8	0.0
Commonwealth Comm. Bk Inc.	NA	NA	NA	14.9	13.5	0.2	0.0	0.3	5.2	2.2	1.8	0.9	25.9	90.9	77.7	26.0	25.5	94.8	0.0
Community Financial Svcs Bk	13.0	13.0	14.3	9.4	9.5	1.4	0.0	0.8	4.8	3.8	3.0	9.0	23.6	64.9	23.8	70.0	68.9	87.3	10.0
Community Trust Bank Inc.	NA	NA	NA	12.4	12.3	2.3	0.0	0.3	4.6	3.5	3.1	12.1	22.5	51.8	18.9	78.4	77.4	94.3	0.0
Ctzns Dep Bk of Arlington Inc.	NA	NA	NA	14.7	14.7	0.7	0.2	1.0	5.2	4.3	3.1	8.7	6.5	58.7	28.1	79.8	77.7	60.2	15.6
Ctzns Union Bk of Shelbyville	NA	NA	NA	10.7	10.6	0.1	0.0	0.3	5.4	3.8	3.4	-0.6	20.7	102.4	31.7	73.6	72.7	99.0	0.0
Cumberland Security Bk Inc.	18.7	18.7	20.0	13.1	13.1	0.0	0.0	0.1	5.6	4.4	4.2	23.6	21.4	42.4	24.2	88.3	85.8	97.6	0.0
Cumberland Valley Nat'l B&TC	13.7	13.7	14.9	8.7	8.5	1.0	0.0	0.2	4.9	3.2	2.8	8.4	25.6	74.5	30.1	62.1	61.4	86.3	0.0
Eclipse Bank Inc.	12.2	12.2	13.2	9.5	9.1	1.1	0.0	0.6	4.3	3.7	3.0	4.7	13.9	80.4	22.2	93.3	92.4	87.5	7.5
Edmonton State Bank	NA	NA	NA	12.1	12.1	0.4	0.0	0.4	4.8	3.3	2.7	6.8	28.7	76.7	32.6	76.3	75.3	97.6	0.0
Elkton B&TC	23.8	23.8	24.6	11.9	12.2	0.2	0.1	0.2	5.9	3.2	3.0	8.1	13.1	60.8	55.5	40.2	39.7	94.9	0.0
Farmers B&TC	12.2	12.2	13.1	9.5	9.3	0.2	0.0	0.3	5.0	4.4	4.1	15.8	15.5	63.2	14.4	89.3	88.5	93.8	2.3
Farmers B&TC	NA	NA	NA	9.9	9.7	0.0	0.1	0.3	4.9	3.6	3.1	7.7	20.2	74.6	36.7	66.4	65.3	98.1	0.0
Farmers Bank	18.3	18.3	19.6	9.4	9.5	0.0	0.6	0.2	4.5	3.0	2.7	9.6	17.6	58.6	24.7	61.3	60.4	87.5	0.0
Farmers Bank of Milton	19.8	19.8	20.6	12.3	12.2	1.5	0.0	0.4	5.0	3.7	3.1	7.2	7.2	69.0	34.4	63.5	63.0	95.8	0.0
Farmers Nat'l Bank Danville	13.1	13.1	14.4	7.9	7.9	1.0	0.0	0.1	4.6	3.2	3.0	10.6	34.7	72.9	33.1	59.3	58.5	99.4	0.0
Farmers Nat'l Bk of Lebanon	NA	NA	NA	11.5	11.0	0.0	0.0	0.3	5.1	3.2	2.7	2.3	16.8	89.3	44.7	54.5	53.7	98.4	0.0
Field & Main Bank	11.6	11.6	12.8	8.6	9.0	0.5	0.0	0.5	4.3	3.7	3.2	13.9	33.9	67.0	15.2	89.2	88.1	94.4	0.0
First & Farmers Nat'l Bk Inc.	14.4	14.4	15.7	10.1	10.3	0.2	-0.2	0.3	4.8	3.7	3.3	11.5	12.7	60.3	35.6	65.5	64.5	95.2	0.0

Table 6a: Kentucky Banks Between \$100 Million - \$10 Billion in Assets - Fourth Quarter 2021 CAMELS (%)

First & Peoples B&TC	NA	NA	NA	17.5	17.1	0.6	0.0	0.1	6.0	3.9	3.8	7.7	22.4	57.3	37.6	55.7	54.9	98.1	0.0
First FSB of Kentucky (MHC)	NA	NA	NA	12.2	12.2	2.0	0.0	0.6	3.8	3.3	2.6	3.4	5.6	84.0	18.8	103.1	102.5	94.8	0.0
First Kentucky Bank Inc.	12.9	12.9	14.2	8.7	8.6	0.7	0.1	0.4	4.4	3.6	3.0	7.8	18.7	78.9	34.8	67.4	66.2	94.1	2.3
First National Bank & Trust	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
First National Bank of Grayson	NA	NA	NA	11.0	10.7	0.6	0.1	0.1	5.8	3.5	3.3	11.5	25.0	59.8	37.3	59.5	58.8	98.2	0.0
First National Bank of Jackson	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
First Natl Bk of Kentucky	13.9	13.9	15.1	9.3	9.0	0.5	0.0	0.4	5.3	4.4	3.8	8.4	13.3	81.7	24.0	81.9	80.8	92.0	0.0
First Natl Bk of Manchester	NA	NA	NA	10.3	10.7	0.9	0.0	0.2	5.0	2.9	2.4	-0.3	19.5	104.0	34.7	53.5	52.5	80.9	0.0
First NB of Russell Springs	NA	NA	NA	11.3	11.4	0.6	0.0	0.6	5.4	4.2	3.4	9.3	10.2	53.3	16.9	73.5	72.6	93.6	0.0
First Southern National Bank	15.3	15.3	16.6	8.2	8.0	0.9	0.0	0.1	5.2	3.2	3.1	10.4	16.2	73.7	36.8	59.4	58.4	98.5	0.0
First State Bank	20.0	20.0	20.4	11.7	11.4	2.8	0.0	0.3	5.9	4.1	3.6	17.1	27.0	48.5	33.8	67.6	67.4	96.4	0.0
First State Bank Inc.	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
First State Bk Southeast Inc.	12.2	12.2	13.2	9.1	9.2	1.7	0.4	0.4	4.8	4.1	3.5	6.5	23.5	78.6	19.1	90.9	90.0	92.5	1.6
First United B&TC	NA	NA	NA	9.3	8.8	0.4	0.1	0.2	5.0	3.6	3.3	11.4	17.0	67.6	22.2	68.1	67.2	97.8	0.0
FNB Bank Inc.	12.0	12.0	13.2	8.5	8.4	1.2	0.0	0.4	4.8	3.8	3.3	9.2	16.3	73.8	17.9	72.7	71.2	96.0	2.8
Forcht Bank NA	NA	NA	NA	8.7	8.8	0.3	0.0	0.2	4.7	3.4	3.1	7.7	17.7	89.1	33.9	62.7	61.9	98.2	0.0
Franklin B&TC	NA	NA	NA	11.3	11.2	0.1	0.0	0.6	4.9	4.0	3.3	11.7	14.7	51.4	23.4	91.6	90.4	98.2	0.0
Frst Cmnty Bk of the Heartland	10.0	10.0	11.0	8.0	8.5	0.1	0.3	0.4	5.0	4.5	4.1	14.2	20.1	74.1	10.7	91.9	90.9	93.5	5.3
Hancock B&TC	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Heritage Bank Inc.	11.8	11.8	13.0	7.6	7.7	1.0	-0.2	0.2	4.9	3.1	2.8	17.4	14.5	59.4	34.1	56.2	55.3	97.0	0.8
Home Federal Bank Corp.	16.7	16.7	17.9	10.8	10.9	0.9	0.0	0.2	4.7	3.7	3.4	6.5	18.9	75.8	26.9	79.2	78.2	94.8	0.0
Hometown Bank of Corbin Inc.	13.8	13.8	14.7	8.3	8.1	0.2	0.0	0.2	5.2	3.5	3.2	11.9	22.4	72.2	34.7	61.4	60.8	94.0	0.0
Hyden Citizens Bank	12.2	12.2	13.1	8.8	9.4	0.4	0.1	0.5	4.9	3.7	3.0	10.1	14.4	71.3	29.3	55.0	54.3	92.5	2.0
Independence Bk of Kentucky	12.2	12.2	13.1	7.9	7.9	0.1	0.0	0.3	5.0	3.9	3.5	24.7	14.4	49.3	21.7	54.7	54.1	95.6	3.3
Inez Deposit Bank	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Jackson County Bank	NA	NA	NA	23.2	22.5	0.8	0.2	0.3	6.3	3.2	2.7	3.1	13.6	63.8	58.1	55.2	53.9	92.6	0.0
Kentucky Bank	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Kentucky Farmers Bank Corp.	26.4	26.4	27.0	16.5	17.4	0.2	0.0	0.2	5.3	4.0	3.7	10.7	19.2	53.4	37.5	63.5	63.1	96.8	1.7
Lewisburg Banking Co.	NA	NA	NA	9.5	9.5	0.9	0.0	0.2	4.7	3.5	3.2	5.1	14.8	84.2	28.1	74.1	73.1	93.9	0.0
Limestone Bank Inc.	12.4	12.4	13.3	10.8	11.2	0.4	0.8	0.3	4.6	3.7	3.4	10.7	14.7	55.3	14.7	82.6	81.6	98.9	0.0
Lincoln National Bank	22.0	22.0	23.3	12.4	12.4	0.3	0.0	0.3	5.0	3.8	3.5	10.9	12.2	52.3	31.4	77.3	76.2	97.6	0.0
Magnolia Bank Inc.	NA	NA	NA	12.5	12.5	0.1	0.0	0.3	3.5	2.2	1.9	4.9	89.8	99.1	42.1	61.0	60.2	65.9	31.8
Meade County Bank	16.5	16.5	16.9	10.3	9.9	0.0	0.0	0.5	5.0	3.9	3.2	13.5	11.0	56.6	26.2	80.3	80.0	97.1	0.0
Monticello Banking Co.	NA	NA	NA	9.1	9.4	1.4	0.0	0.3	5.2	4.1	3.7	18.4	17.9	53.0	24.7	70.7	69.8	91.8	0.0
Morgantown B&TC Inc.	14.1	14.1	15.1	8.3	8.1	0.0	0.0	0.6	4.8	3.7	2.9	7.7	19.5	76.9	22.0	75.9	75.3	95.8	0.0
Murray Bank	14.3	14.3	15.5	8.5	8.0	0.2	0.0	0.4	4.9	3.4	2.9	12.5	14.1	59.0	35.0	60.8	59.8	97.1	0.0
Paducah Bank & Trust Co.	15.8	15.8	17.1	12.4	12.6	0.1	0.0	0.2	4.5	3.8	3.6	13.5	22.0	61.6	21.1	88.8	87.3	94.9	4.3
PBK Bank Inc.	NA	NA	NA	11.5	11.2	0.8	0.1	0.1	5.9	3.7	3.6	11.7	30.4	64.5	46.6	58.9	58.2	99.1	0.0
Peoples B&TC of Hazard	8.4	8.4	9.4	5.1	4.7	7.1	5.6	0.4	4.3	3.3	2.7	-25.8	2.3	109.4	26.5	64.1	63.5	92.2	0.0
Peoples B&TC of Madison	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Peoples Bank	20.7	20.7	22.0	10.7	10.6	2.4	1.5	0.2	5.4	3.4	3.1	11.6	16.2	63.6	34.3	56.6	55.8	97.7	0.0
Peoples Bank of Kentucky Inc.	13.8	13.8	15.1	11.1	10.9	1.4	0.0	0.6	6.0	5.0	4.3	12.4	12.1	56.6	10.0	90.9	89.3	94.1	0.0
Peoples Exchange Bank	NA	NA	NA	9.0	9.0	0.3	0.0	0.3	4.9	3.8	3.4	10.8	17.5	69.1	26.3	80.8	79.9	93.6	0.0
Planters Bank Inc.	14.0	14.0	15.3	12.2	12.0	0.2	0.0	0.4	4.7	3.9	3.4	16.4	19.1	45.2	17.3	83.2	81.8	97.2	0.0
Republic B&TC	16.1	16.1	17.1	13.1	13.2	0.7	0.1	0.1	5.8	4.6	4.4	8.1	36.5	52.0	18.5	93.7	92.3	91.8	6.6
River City Bank Inc.	20.0	20.0	20.9	13.0	12.9	1.0	-0.1	0.3	5.5	3.9	3.5	7.8	12.7	67.0	39.1	66.5	65.9	97.7	0.0
Sacramento Deposit Bank	15.5	15.5	16.3	9.6	9.3	0.1	0.0	0.5	6.0	4.1	3.4	7.7	9.5	55.4	47.7	58.5	57.9	96.1	0.0
Salyersville National Bank	26.8	26.8	27.5	13.4	12.9	0.0	0.0	0.2	5.1	3.4	3.1	6.4	3.9	67.2	25.8	64.6	64.1	89.7	0.0
South Central Bank Inc.	15.2	15.2	16.4	9.8	9.5	0.5	0.0	0.3	4.7	3.6	3.1	12.6	26.1	59.9	15.3	80.0	79.2	96.7	0.0
Springfield State Bank	NA	NA	NA	14.3	13.3	0.4	0.0	0.8	4.8	3.5	2.4	-4.4	11.1	128.8	37.4	65.6	64.9	94.1	0.0
Stock Yards B&TC	11.6	11.6	12.4	8.6	7.9	0.2	0.2	0.1	4.2	3.2	3.0	20.3	28.8	51.3	21.0	72.2	71.2	98.4	0.1
Taylor County Bank	NA	NA	NA	13.2	13.5	0.7	-0.1	0.4	5.6	3.8	3.3	13.2	15.9	61.4	33.5	67.9	67.4	96.8	0.0
Town & Country B&TC	NA	NA	NA	10.3	9.9	2.1	0.0	0.1	4.6	3.0	2.8	6.4	23.7	77.6	46.3	58.0	57.4	99.4	0.0

Table 6a: Kentucky Banks Between \$100 Million - \$10 Billion in Assets - Fourth Quarter 2021 CAMELS (%)

Traditional Bank Inc.	14.7	14.7	15.8	8.9	9.2	1.3	0.1	0.4	4.7	3.1	2.7	16.3	12.4	46.0	42.3	56.5	55.8	90.3	5.3
United Citizens B&TC	14.0	14.0	15.0	10.1	10.0	1.8	0.0	0.2	4.5	3.3	3.0	3.9	10.9	85.1	22.5	75.3	74.5	99.5	0.0
United Citizens Bk of Sthrn KY	17.2	17.2	18.5	13.3	13.5	0.3	0.0	0.4	5.4	4.7	4.2	10.5	16.3	61.0	12.3	98.4	97.0	94.2	0.0
United Cmnty Bk of W KY Inc.	16.5	16.5	17.7	10.8	10.8	0.1	0.0	0.5	5.1	3.6	3.0	11.5	16.7	52.2	33.6	64.0	63.0	93.5	4.4
United Cumberland Bank	NA	NA	NA	11.5	11.2	2.0	0.1	0.4	5.9	3.8	3.3	11.8	22.0	66.8	29.2	66.7	65.7	94.4	0.0
United Southern Bank	NA	NA	NA	10.9	10.9	1.2	0.0	0.2	4.9	3.4	3.1	8.5	16.8	70.3	34.2	68.0	67.1	96.7	0.0
Victory Community Bank	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
West Point Bank	16.4	16.4	16.9	10.2	10.3	1.3	0.0	0.4	4.9	3.7	3.2	10.0	7.2	58.2	37.0	70.1	69.8	88.9	9.1
Whitaker Bank Inc.	NA	NA	NA	11.3	11.3	2.8	0.0	0.1	4.4	2.6	2.5	4.0	23.6	82.2	48.0	50.1	49.2	98.4	0.0
Wilson & Muir B&TC	13.3	13.3	14.4	7.8	7.8	1.1	0.0	0.0	5.2	3.3	3.3	18.8	18.9	58.4	37.0	56.7	55.9	99.0	0.0
WinFirst Bank	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Median	14.7	14.7	15.7	10.3	10.2	0.6	0.0	0.3	4.9	3.6	3.1	9.3	16.5	66.7	31.6	67.9	67.2	94.9	0.0
Average	16.3	16.3	17.3	10.6	10.5	0.8	0.1	0.3	5.0	3.6	3.1	9.6	18.8	68.1	31.2	69.4	68.5	94.1	1.4

Source: S&P Global Market Intelligence.

Table 6b: Tennessee Banks Between \$100 Million - \$10 Billion in Assets - Fourth Quarter 2021 CAMELS (%)

Company Name	T1 Risk-based Capital	CET1	Risk-based Capital	Leverage	TE/TA	NPLs/Loans	Net Chargeoffs/Avg. Loans	Cost of Funds	Yield on Loans & Leases	Yield on Earning Assets	Yield/Cost Spread	ROATE	NonInt. Income/Revenue	Efficiency Ratio (FTE)	Liquidity Ratio	Loans /Dep.	Net Loans & Leases/Total Dep.	Core Dom. Dep./Dep.	Brokered Dep./Dep.
Amer Bk & Tr of Cumberlands	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Andrew Johnson Bank	15.8	15.7	17.1	9.6	9.6	0.4	0.0	0.2	5.3	3.7	3.5	12.1	10.3	67.6	32.8	67.1	65.8	99.3	0.0
Apex Bank	NA	NA	NA	12.7	12.5	0.9	0.2	0.7	9.7	6.8	5.9	22.9	12.5	42.7	33.6	80.3	79.3	77.7	19.0
Bank of Bartlett	16.7	16.7	17.6	8.9	8.5	0.7	0.1	0.1	4.5	3.4	3.3	46.1	72.3	47.9	41.3	59.1	58.6	99.8	0.0
Bank of Cleveland	27.0	27.0	28.2	15.7	15.8	0.0	-1.4	0.2	6.4	4.4	4.1	15.2	17.0	58.6	36.9	76.3	75.5	98.7	0.0
Bank of Crockett	13.9	13.9	15.0	8.9	9.9	0.1	0.1	0.2	5.3	3.6	3.3	16.7	8.4	41.4	36.1	45.9	45.2	94.9	0.0
Bank of Dickson	NA	NA	NA	10.1	10.4	3.1	0.0	0.3	3.9	2.6	2.2	5.8	17.0	69.4	46.2	55.5	54.9	97.1	0.0
Bank of Fayette County	NA	NA	NA	9.5	9.2	0.8	0.2	0.6	5.5	4.9	4.1	8.7	9.6	56.4	11.3	88.9	87.6	91.3	3.4
Bank of Frankewing	NA	NA	NA	10.1	9.8	0.3	-0.1	0.7	5.4	4.6	3.6	11.0	12.3	67.0	20.8	83.9	82.5	86.1	1.3
Bank of Gleason	36.8	36.8	37.7	21.4	21.8	0.4	0.0	0.4	5.9	3.6	3.1	4.0	6.2	68.7	64.8	55.2	54.6	93.5	0.0
Bank of Jackson	17.0	17.0	17.9	9.0	10.4	0.4	0.5	0.3	4.4	2.5	2.2	8.6	13.7	68.3	69.8	26.2	25.7	93.3	0.0
Bank of Lincoln County	NA	NA	NA	11.9	11.8	1.1	0.0	0.6	7.6	5.5	4.7	15.2	9.8	52.1	30.6	71.5	70.5	91.6	0.0
Bank of Perry County	13.3	13.3	14.5	8.7	8.7	0.8	0.5	0.6	5.7	4.9	4.1	13.9	12.5	71.1	20.5	88.3	87.4	92.4	3.4
Bank of Ripley	NA	NA	NA	12.9	13.3	1.8	0.1	0.2	5.7	3.2	2.9	2.6	17.5	85.8	57.3	31.4	31.1	91.7	0.0
Bank of Tennessee	11.8	11.8	12.7	8.4	8.8	0.3	0.1	0.2	4.7	3.8	3.5	17.6	17.1	62.2	22.2	78.2	77.5	98.5	0.0
Bank of Waynesboro	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Bank3	10.9	10.9	11.9	9.8	9.8	0.0	0.0	0.5	4.2	3.6	3.0	4.9	16.2	75.6	18.8	86.8	85.8	77.3	14.4
BankTennessee	10.8	10.8	12.1	8.8	8.0	0.5	-0.1	0.5	4.7	4.2	3.6	15.7	8.8	58.7	19.8	84.7	83.6	96.8	0.0
CapStar Bank	14.8	14.1	15.7	11.2	11.3	0.3	0.0	0.2	4.4	3.4	3.1	15.5	32.2	52.0	25.1	76.1	75.3	95.5	0.0
Carroll Bank & Trust	NA	NA	NA	8.7	8.5	1.1	0.0	0.3	5.3	4.1	3.7	7.9	21.4	77.2	20.8	70.0	69.4	91.1	0.0
CBBC Bank	21.2	21.2	22.4	12.8	13.2	0.6	0.1	0.2	4.6	3.0	2.8	6.2	12.2	59.2	56.2	50.9	49.9	92.9	0.0
CedarStone Bank	14.6	14.6	15.8	9.7	10.0	0.3	0.0	0.4	4.6	3.5	3.0	9.7	12.0	67.0	30.6	76.2	75.3	92.0	2.3
Centennial Bank	13.3	13.3	14.6	9.9	9.7	0.8	0.1	0.5	6.1	4.6	3.9	18.2	11.9	58.4	31.2	72.4	71.2	94.4	0.7
Central Bank	21.3	21.3	22.6	10.4	10.5	0.4	0.0	0.2	5.7	3.5	3.2	6.9	22.4	78.2	44.2	58.8	57.7	93.3	0.0
Citizens B&TC of Grainger Cnty	NA	NA	NA	13.2	14.0	2.3	-0.8	0.1	5.6	3.1	2.9	9.2	13.0	58.1	65.4	29.3	29.0	90.9	0.0
Citizens Bank	12.9	12.9	13.9	12.5	12.3	1.4	0.2	0.4	5.1	4.7	4.2	22.9	38.7	56.1	11.7	90.8	89.8	95.4	1.1
Citizens Bank	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Citizens Bank	NA	NA	NA	16.6	18.1	0.0	0.2	0.3	5.3	3.8	3.4	10.8	9.7	36.1	64.9	49.2	48.7	83.5	0.0
Citizens Bank of Lafayette	14.5	14.5	15.7	8.9	8.9	1.0	0.0	0.3	5.2	3.5	3.1	13.3	19.5	60.3	35.8	62.1	61.3	90.9	0.0
Citizens Community Bank	18.7	18.7	20.0	11.4	11.3	0.3	0.3	0.3	7.4	4.4	4.0	15.1	8.3	43.1	32.7	57.3	55.9	95.2	0.0
Citizens National Bank	14.2	14.2	15.3	9.6	9.6	0.0	0.0	0.2	5.2	3.7	3.3	17.9	14.2	53.3	32.1	67.9	67.0	96.3	0.0
Citizens Savings B&TC	12.3	12.3	13.4	10.4	9.9	3.2	0.0	0.3	6.2	5.3	4.9	18.5	18.6	60.0	18.3	91.7	90.7	88.8	0.2
Citizens Tri-County Bank	NA	NA	NA	9.1	9.1	0.4	-0.2	0.4	5.7	3.8	3.3	21.6	27.5	51.1	27.5	64.4	63.4	94.6	0.0
Coffee County Bank	12.4	12.4	13.7	10.6	10.8	1.3	-0.1	0.4	6.1	5.4	4.8	24.0	15.3	49.0	13.4	93.9	92.6	89.0	0.0
Commercial B&TC	16.3	16.3	17.5	8.9	8.8	0.8	-0.1	0.2	5.1	3.0	2.7	8.8	35.8	69.7	54.7	45.3	44.5	97.9	0.0
Commercial Bank	13.3	13.3	14.2	9.9	9.7	0.6	0.1	0.4	4.5	3.5	3.0	11.8	13.6	53.6	14.0	83.2	82.4	91.1	5.4
Community Bank	11.5	11.5	12.8	8.8	8.6	0.2	0.0	0.7	5.4	4.8	4.0	-9.0	8.9	82.6	16.7	90.3	88.7	88.4	7.1
Community National Bank	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Decatur County Bank	12.9	12.9	13.9	9.5	9.8	0.1	0.0	0.3	5.5	4.4	4.0	59.3	57.8	31.7	20.0	78.2	77.3	93.8	0.7
Evolve Bank & Trust	12.6	12.6	13.9	9.8	8.8	1.9	-0.1	0.2	4.6	4.2	3.7	13.7	78.6	87.8	14.8	89.9	88.7	95.6	3.4
F&M Bank	10.3	10.3	10.8	9.2	9.2	0.1	0.0	0.2	4.0	3.5	3.3	14.9	37.5	76.1	13.5	87.0	86.6	96.3	0.8
Farmers & Merchants Bank	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Farmers Bank	16.6	16.6	17.6	11.7	11.3	1.1	0.0	0.3	6.1	4.2	3.8	12.3	18.1	59.7	30.9	64.7	64.0	91.5	0.0
Farmers State Bank	23.7	23.7	24.7	13.1	12.8	2.8	0.1	0.3	5.4	3.7	3.3	5.3	13.8	75.7	31.7	57.3	56.7	91.6	0.0
Financial Federal Bank	NA	NA	NA	11.6	11.6	0.1	0.0	0.7	4.1	4.0	3.3	7.6	13.3	76.1	3.3	122.8	121.4	89.6	2.3
First Advantage Bank	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
First Capital Bank	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
First Century Bank	11.8	11.8	13.0	8.7	8.7	0.1	-0.1	0.2	5.3	4.4	4.1	14.1	14.2	67.2	20.3	86.6	85.5	97.2	0.8
First Citizens National Bank	NA	NA	NA	9.6	9.9	0.2	0.0	0.4	4.7	3.5	3.1	12.1	23.0	60.0	31.6	62.7	62.0	91.0	0.1

Table 6b: Tennessee Banks Between \$100 Million - \$10 Billion in Assets - Fourth Quarter 2021 CAMELS (%)

First Commerce Bank	NA	NA	NA	9.1	9.1	0.1	0.1	0.5	5.1	4.2	3.7	14.1	9.8	57.2	12.0	83.1	82.2	89.0	0.0
First Community Bank of TN	17.6	17.6	18.2	12.7	13.8	0.1	0.0	0.9	4.1	3.5	2.3	4.5	72.1	91.8	17.7	98.0	97.4	79.3	9.5
First Farmers & Commercial Bk	13.5	13.5	14.6	8.9	8.8	0.7	0.0	0.7	5.6	4.1	3.2	7.2	5.9	68.9	18.9	74.4	73.7	92.1	0.0
First Farmers & Merchants Bank	14.3	14.3	15.2	8.0	7.6	0.2	0.0	0.1	4.2	2.7	2.6	8.4	23.2	76.3	35.6	49.6	49.1	96.2	2.3
First Federal Bank	NA	NA	NA	9.3	9.7	0.8	0.0	0.2	4.8	2.9	2.6	14.1	19.6	50.8	43.6	50.2	49.2	95.3	0.0
First Freedom Bank	NA	NA	NA	10.3	10.1	0.3	0.2	0.5	5.1	4.2	3.7	6.0	10.1	87.8	20.6	85.8	84.5	90.9	4.8
First National Bank Middle TN	15.9	15.9	17.0	10.9	10.9	0.1	0.0	0.5	4.0	3.3	2.7	7.1	34.3	68.9	13.6	89.1	88.2	90.0	1.2
First National Bank of Oneida	16.4	16.4	17.7	9.4	9.4	0.3	0.0	0.6	5.8	3.6	2.8	6.1	18.2	81.0	40.0	57.7	56.2	90.6	0.0
First National Bank of Pulaski	NA	NA	NA	10.2	9.6	0.1	0.2	0.3	5.0	3.6	3.2	14.4	24.7	53.1	33.1	62.2	61.3	97.0	0.0
First National Bank of TN	NA	NA	NA	8.1	7.9	1.3	0.0	0.2	4.7	2.3	2.1	7.5	18.7	74.6	62.2	44.6	43.8	97.7	0.0
First NB of Manchester	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
First Peoples Bk of Tennessee	11.5	11.5	12.7	8.4	7.6	0.1	0.1	0.1	4.8	3.4	3.2	7.4	6.6	77.4	30.6	66.3	65.1	97.5	0.0
First Vision Bank of Tennessee	14.7	14.7	16.0	9.7	9.5	0.1	0.0	0.4	5.4	3.8	3.3	11.2	36.2	69.1	32.4	73.4	72.4	93.7	0.0
First Volunteer Bank	15.3	15.3	16.6	8.5	8.4	1.2	0.0	0.1	5.4	3.5	3.3	22.8	20.3	79.7	43.1	63.5	62.5	97.9	0.0
Fourth Capital Bank	NA	NA	NA	10.4	10.2	0.4	0.1	0.3	5.5	5.1	4.7	4.3	7.0	81.4	19.4	88.7	87.8	82.7	13.1
Franklin Synergy Bank	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Frst Cmnty Bk East Tennessee	NA	NA	NA	10.1	10.4	0.1	0.0	0.1	4.8	3.1	2.9	4.7	21.8	81.0	28.6	67.1	66.1	97.5	0.0
Hardin County Bank	NA	NA	NA	9.5	9.5	1.1	1.2	0.5	5.2	4.5	3.9	6.9	11.0	61.5	8.7	86.9	86.0	91.0	5.1
Heritage Bank & Trust	11.9	11.9	13.1	8.7	8.4	0.3	0.0	0.4	5.0	3.9	3.5	13.8	17.1	66.1	33.4	73.0	71.5	96.7	0.4
Heritage Community Bank	14.2	14.2	15.5	9.5	9.6	0.0	0.0	0.4	5.3	4.2	3.7	6.1	6.5	84.9	19.0	86.5	85.2	96.7	1.6
Homeland Community Bank	13.1	13.1	14.3	6.7	6.4	1.3	0.0	0.6	5.0	2.9	2.2	0.8	8.2	99.7	52.8	48.0	47.4	92.7	0.0
Independent Bank	12.5	12.5	13.5	10.7	10.4	0.5	0.3	0.3	5.6	4.6	4.3	8.0	24.6	70.5	20.2	78.3	77.4	96.6	2.3
InsBank	12.0	12.0	13.2	10.6	10.4	0.5	0.0	0.6	4.7	4.0	3.3	12.8	14.1	51.2	17.9	94.2	92.9	82.6	15.8
INSOUTH Bank	NA	NA	NA	8.7	8.6	0.3	0.0	0.2	5.0	4.1	3.8	5.6	18.4	78.6	12.1	81.3	80.4	96.3	0.0
Johnson County Bank	NA	NA	NA	14.4	15.0	1.7	0.0	0.3	5.1	3.2	2.8	-0.4	12.0	103.1	42.3	57.4	56.8	88.0	0.0
Landmark Community Bank	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Legends Bank	11.8	11.8	13.0	8.4	8.3	0.1	0.1	0.4	5.2	3.8	3.2	13.5	26.1	65.0	33.1	64.7	63.8	92.3	6.4
Macon B&TC	NA	NA	NA	10.3	10.1	0.1	0.0	0.7	5.4	3.5	2.6	7.9	16.6	64.4	49.0	46.5	46.0	91.7	0.0
McKenzie Banking Co.	NA	NA	NA	10.7	10.2	1.2	0.2	0.3	10.6	5.9	5.5	9.7	25.7	70.2	57.2	49.0	47.7	98.4	0.0
Millennium Bank	NA	NA	NA	8.8	8.8	3.8	-0.2	0.3	5.6	3.7	3.3	12.8	5.9	66.5	37.9	67.3	66.2	93.0	1.5
Mountain Commerce Bank	11.9	11.9	12.9	9.8	9.8	0.2	0.0	0.2	4.4	3.9	3.6	16.2	4.8	43.8	17.6	95.6	94.7	83.6	14.2
Mountain Valley Bank	13.4	13.4	14.5	7.6	7.5	0.7	0.3	0.3	5.5	3.9	3.6	0.7	14.6	96.3	11.5	71.9	71.2	95.3	0.0
One Bank of Tennessee	15.0	15.0	15.6	7.2	6.6	0.0	0.0	0.2	4.7	2.7	2.4	22.1	27.9	61.2	43.9	54.8	54.4	94.8	0.0
Paragon Bank	14.7	14.7	16.0	9.6	9.3	0.8	0.1	0.2	4.7	3.8	3.5	6.6	13.6	80.7	24.5	82.0	80.5	94.7	4.1
Patriot Bank	12.0	12.0	12.9	8.8	9.6	0.2	0.1	0.3	4.4	3.1	2.8	14.5	41.3	67.1	13.4	60.5	59.7	92.9	0.0
Peoples B&TC of Pickett	NA	NA	NA	11.4	11.2	1.3	0.1	0.6	7.0	5.3	4.6	9.4	11.5	67.8	25.2	79.8	78.8	93.4	0.0
Peoples Bank	11.9	11.9	13.1	9.6	9.6	0.1	0.2	0.6	6.5	5.5	4.6	21.0	26.8	41.2	15.8	86.1	84.9	86.5	2.8
Peoples Bank & Trust Co.	NA	NA	NA	10.7	10.5	0.0	0.8	0.2	5.5	3.5	3.1	5.1	15.5	76.0	47.6	56.6	55.8	94.0	0.0
Peoples Bank of East TN	NA	NA	NA	9.5	9.6	1.1	0.1	0.2	9.8	6.5	6.1	30.0	12.1	46.8	42.4	61.2	60.5	96.6	0.0
Peoples Bank of Middle TN	NA	NA	NA	12.6	12.1	0.5	0.0	0.5	5.5	3.9	3.3	8.1	8.4	62.8	37.5	68.1	66.8	93.3	0.0
Peoples Bank of the South	18.0	18.0	19.2	11.7	11.4	0.9	0.0	0.2	6.9	5.1	4.8	19.6	9.4	53.7	25.8	78.4	77.5	94.4	0.0
Progressive SB	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Putnam 1st Mercantile Bank	NA	NA	NA	10.2	9.9	0.0	0.1	0.6	5.6	3.9	3.1	13.0	10.7	57.7	38.9	70.3	69.2	89.0	0.0
Reliant Bank	13.1	13.1	13.9	12.2	12.4	0.2	0.2	0.2	5.2	4.9	4.6	17.5	17.8	56.3	10.6	97.9	97.1	88.7	7.4
Security B&TC	12.1	12.1	12.5	9.7	10.1	0.1	0.1	0.3	4.2	4.0	3.6	19.1	17.5	53.0	14.8	85.0	84.7	95.4	3.2
Security Bank	16.3	16.3	17.2	9.6	10.9	1.8	0.2	0.2	4.8	2.8	2.6	8.6	40.4	76.7	42.3	35.7	35.1	95.0	0.0
Security FSB of McMinnville	14.5	14.5	15.6	9.5	9.4	0.1	0.0	0.4	4.3	3.4	2.9	9.8	25.7	61.5	29.6	69.1	68.3	92.1	0.0
Sevier County Bank	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Simply Bank	NA	NA	NA	8.5	8.8	2.5	0.0	0.3	5.8	4.5	4.1	-4.7	-6.5	103.5	21.6	77.1	76.2	96.8	0.0
SmartBank	11.7	11.7	12.3	8.2	7.9	0.1	0.1	0.2	4.5	3.2	2.9	8.6	18.3	71.9	33.9	66.9	66.4	95.0	1.3
SouthEast Bank	13.2	13.2	13.7	8.7	8.8	0.3	-0.1	0.4	4.2	3.6	3.2	8.6	12.4	72.2	10.6	94.6	94.3	88.3	6.8
Southern Bank of Tennessee	14.7	14.7	15.6	11.2	11.2	0.1	0.0	0.4	4.9	3.6	3.1	10.1	18.2	77.9	28.3	76.7	76.0	90.7	0.0
Studio Bank	12.0	12.0	13.0	9.7	9.0	0.0	0.0	0.3	4.7	3.7	3.3	28.1	22.2	70.3	33.6	74.4	73.6	94.1	4.5

Table 6b: Tennessee Banks Between \$100 Million - \$10 Billion in Assets - Fourth Quarter 2021 CAMELS (%)

Sumner Bank & Trust	12.8	12.8	13.7	9.5	9.3	0.0	0.0	0.2	4.9	3.8	3.5	9.7	8.1	63.0	24.9	77.3	76.7	97.2	0.0
Tennessee State Bank	14.4	14.4	15.7	8.1	8.2	0.3	0.1	0.1	5.5	3.3	3.2	12.7	19.8	69.3	39.0	58.2	57.4	98.5	0.0
TNBANK	10.8	10.8	11.7	8.8	9.1	2.3	0.1	0.2	4.7	3.8	3.6	10.3	17.1	68.1	23.3	78.8	77.9	98.3	0.0
Tower Community Bank	NA	NA	NA	9.9	9.7	0.1	0.0	0.3	5.5	4.7	4.3	20.8	47.6	58.3	16.3	80.8	79.9	94.7	0.0
Traditions First Bank	12.3	12.3	13.1	7.6	7.6	0.0	0.0	0.3	5.0	3.4	3.0	13.1	8.2	71.9	32.5	58.6	58.1	91.5	0.0
TriStar Bank	13.2	13.2	14.4	8.9	8.9	0.1	0.2	0.4	5.4	3.9	3.4	9.6	25.6	70.0	31.7	63.5	62.6	93.7	0.0
Triumph Bank	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Truxton Trust Co.	13.8	13.8	14.7	9.0	8.9	1.2	0.0	0.4	4.0	3.0	2.7	20.0	43.7	51.7	42.5	61.0	60.4	92.0	7.5
Union Bank	21.7	21.7	22.9	10.2	9.8	6.5	0.2	0.3	6.3	3.2	2.8	3.8	11.6	83.9	55.1	37.1	36.5	87.1	0.0
Volunteer FSB	22.7	22.7	23.2	11.5	11.0	0.1	0.0	0.2	4.3	3.0	2.7	4.5	20.3	76.7	41.0	59.4	59.0	98.5	0.0
Volunteer State Bank	10.6	10.6	11.6	8.0	7.8	0.3	0.0	0.2	5.1	3.8	3.6	11.3	16.6	76.0	29.0	73.5	72.7	95.5	0.0
Wayne County Bank	NA	NA	NA	13.4	13.5	3.3	0.2	0.5	5.6	4.7	4.0	16.0	44.2	46.4	39.6	68.7	67.6	89.0	8.4
Wilson Bank & Trust	NA	NA	NA	10.7	10.2	0.0	0.0	0.3	4.9	3.5	3.2	14.0	23.4	55.0	27.3	70.3	69.2	96.1	0.0
Median	13.4	13.4	14.6	9.6	9.7	0.3	0.0	0.3	5.2	3.8	3.3	11.1	16.8	67.1	30.6	70.9	70.0	93.5	0.0
Average	14.8	14.8	15.8	10.1	10.1	0.7	0.1	0.3	5.3	3.9	3.5	12.2	19.8	66.3	30.7	70.3	69.5	92.8	1.9

Source: S&P Global Market Intelligence.

Table 6c: Select Indiana Banks Between \$100 Million - \$10 Billion in Assets - Fourth Quarter 2021 CAMELS (%)

Company Name	T1 Risk-based Capital	CET1	Risk-based Capital	Leverage	TE/TA	NPLs/Loans	Net Chargeoffs /Avg. Loans	Cost of Funds	Yield on Loans & Leases	Yield on Earning Assets	Yield/ Cost Spread	ROATE	NonInt. Income/ Revenue	Efficiency Ratio (FTE)	Liquidity Ratio	Loans /Dep.	Net Loans & Leases/ Total Dep.	Core Dom. Dep./ Dep.	Brokered Dep./Dep.
Bath State Bank	NA	NA	NA	8.5	8.7	1.0	0.0	0.6	4.6	3.7	3.0	11.6	18.7	67.9	34.4	73.9	72.8	93.5	0.0
Bedford FSB	NA	NA	NA	10.5	11.2	0.9	0.0	0.4	5.0	3.1	2.6	8.4	38.2	71.4	36.9	69.4	68.4	92.1	0.0
ClearPoint Federal Bank & Tr	NA	NA	NA	16.9	18.4	NA	NA	0.3	NA	2.2	1.9	4.4	73.6	86.7	118.2	0.0	0.0	100.0	0.0
Dearborn SB	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
First Financial Bank NA	13.5	13.5	14.8	9.2	8.9	0.4	0.3	0.2	4.7	3.1	2.9	5.2	25.5	71.5	26.0	62.1	61.1	98.6	0.1
First FS&LA of Greensburg	20.5	20.5	21.5	9.5	9.9	4.7	0.0	0.1	4.1	2.4	2.3	2.7	11.1	87.5	56.1	50.0	49.5	98.8	0.0
First FSB	12.5	12.5	13.5	8.7	8.5	0.5	0.0	0.5	4.3	3.6	3.1	7.0	21.6	79.6	21.7	92.0	91.1	95.8	1.3
First Harrison Bank	NA	NA	NA	8.8	8.8	0.5	0.1	0.1	4.6	2.7	2.6	11.0	24.9	66.9	50.1	47.4	46.8	99.3	0.0
Freedom Bank	13.5	13.5	14.8	10.6	10.6	0.6	0.0	0.3	3.8	3.1	2.7	18.7	22.3	40.6	23.6	87.5	85.9	94.6	0.0
Friendship State Bank	16.1	16.1	17.2	8.2	7.8	0.4	0.0	0.3	5.4	3.4	3.1	13.0	28.3	68.6	50.0	54.7	54.0	94.8	0.0
German American Bank	12.8	12.8	13.4	8.9	8.9	0.5	0.4	0.1	4.5	3.3	3.1	16.7	25.6	53.3	41.4	62.4	61.6	98.9	0.0
Jackson County Bank	12.0	12.0	13.1	8.8	8.6	0.7	0.0	0.4	4.3	3.3	2.8	11.5	35.5	72.9	31.7	78.1	77.2	97.1	0.0
LNB Community Bank	NA	NA	NA	9.4	8.8	0.4	0.0	0.2	4.6	3.0	2.8	8.7	33.6	79.7	46.0	59.7	58.7	99.8	0.0
Mid-Southern Savings Bank FSB	NA	NA	NA	16.3	17.1	1.3	0.0	0.3	4.5	3.2	2.9	5.2	14.8	73.1	58.7	62.1	61.3	98.1	0.0
Napoleon State Bank	NA	NA	NA	9.2	9.2	0.4	0.1	0.6	5.5	3.7	3.0	8.0	19.9	70.7	40.8	67.0	66.0	96.5	0.0
New Washington State Bank	NA	NA	NA	9.2	8.8	0.3	0.0	0.2	5.2	3.8	3.5	15.3	16.6	67.8	39.2	67.9	67.1	99.0	0.0
Owen County State Bank	NA	NA	NA	9.3	8.6	1.0	0.0	0.2	5.3	3.6	3.3	6.5	16.8	79.3	50.8	55.8	55.1	97.2	0.0
Peoples Bank	16.3	16.3	17.1	8.4	9.0	0.4	0.1	0.3	4.3	2.7	2.4	4.3	13.8	80.5	65.7	39.3	38.9	98.5	0.0
Peoples State Bank	NA	NA	NA	9.7	10.2	0.0	0.0	0.2	4.9	3.0	2.6	33.9	52.1	43.8	46.2	56.7	56.1	98.5	0.0
Spencer County Bank	NA	NA	NA	10.4	10.5	1.6	0.0	0.3	4.6	2.6	2.2	4.1	21.1	83.6	46.8	52.7	52.3	95.0	0.0
Springs Valley B&TC	14.2	14.2	15.4	11.8	12.4	0.7	0.2	0.3	4.8	4.4	4.1	7.6	29.0	74.4	18.1	99.8	98.0	97.3	0.4
United Fidelity Bank FSB	11.5	9.1	12.0	8.7	9.9	0.4	0.0	0.4	6.1	4.6	4.1	28.7	54.1	52.1	15.0	49.7	49.5	70.5	9.7
Median	13.5	13.5	14.8	9.2	9.0	0.5	0.0	0.3	4.6	3.2	2.9	8.4	24.9	71.5	41.4	62.1	61.1	97.3	0.0
Average	14.3	14.0	15.3	10.1	10.2	0.8	0.1	0.3	4.8	3.3	2.9	11.1	28.4	70.1	43.7	61.3	60.6	95.9	0.5

Source: S&P Global Market Intelligence.

Table 6d: Select Ohio Banks Between \$100 Million - \$10 Billion in Assets - Fourth Quarter 2021 CAMELS (%)

Company Name	T1 Risk-based Capital	CET1	Risk-based Capital	Leverage	TE/TA	NPLs/Loans	Net Chargeoffs /Avg. Loans	Cost of Funds	Yield on Loans & Leases	Yield on Earning Assets	Yield/ Cost Spread	ROATE	NonInt. Income/ Revenue	Efficiency Ratio (FTE)	Liquidity Ratio	Loans /Dep.	Net Loans & Leases/ Total Dep.	Core Dom. Dep./ Dep.	Brokered Dep./Dep.
1st National Bank	12.5	12.5	13.8	7.6	7.9	0.4	0.0	0.4	4.3	3.2	2.6	-10.5	46.1	134.2	27.5	64.9	64.0	95.0	0.0
CBank	13.7	13.7	15.0	10.5	11.0	0.0	0.0	0.3	4.8	4.3	4.0	18.4	12.0	51.7	16.9	95.0	93.7	93.9	1.8
CenterBank	NA	NA	NA	11.8	11.3	0.0	0.0	0.5	5.2	4.6	3.9	34.6	36.7	44.8	16.8	108.1	106.7	97.4	0.0
Cincinnati Federal	19.2	19.2	20.0	14.7	14.6	0.5	0.0	0.5	3.9	3.5	3.0	4.4	50.6	86.1	13.7	96.9	96.1	99.5	0.0
Cincinnati S&L Co.	NA	NA	NA	20.3	20.0	1.4	0.0	0.2	4.4	4.0	3.9	4.8	14.9	72.1	13.2	104.6	103.8	92.1	15.4
Citizens Bank Co.	NA	NA	NA	11.4	12.4	0.1	0.0	0.4	4.9	4.0	3.5	9.9	9.9	66.6	22.3	73.1	71.0	95.6	3.2
Eagle SB	17.0	17.0	17.8	15.1	14.9	0.6	0.1	0.4	5.4	3.8	3.3	2.3	32.2	89.8	29.6	78.8	78.0	96.5	0.0
Farmers Bank & Savings Co.	NA	NA	NA	9.7	9.5	1.2	0.0	0.4	5.6	4.1	3.6	7.8	16.7	77.9	27.9	69.2	68.5	95.6	0.0
FDS Bank	79.3	79.3	79.3	44.2	32.5	0.0	0.0	0.0	0.0	0.1	NA	NM	100.0	10.3	89.1	6.0	5.9	100.0	0.0
First National Bank of Waverly	17.4	17.4	18.1	7.4	7.5	1.7	0.6	0.1	4.7	2.8	2.6	5.1	14.1	83.2	26.2	48.0	47.7	97.2	0.0
First State Bank	16.1	16.1	17.1	9.2	9.4	0.8	0.1	0.2	4.8	3.1	2.8	6.5	20.2	76.9	37.4	51.8	51.1	98.5	0.0
Guardian SB F.S.B.	37.7	37.7	39.0	12.6	12.8	1.0	0.0	0.5	4.7	2.3	1.7	23.1	65.3	43.2	59.8	50.7	49.6	93.1	0.0
Harrison Building & Loan Assn.	NA	NA	NA	14.4	16.0	2.4	0.1	0.5	4.7	3.4	2.8	3.0	5.7	72.0	62.1	53.1	52.6	95.1	0.0
Hocking Valley Bank	NA	NA	NA	9.4	9.3	0.4	0.0	0.2	4.0	2.5	2.3	8.2	24.7	68.1	31.1	56.4	55.6	96.9	0.0
Kingston National Bank	13.2	13.2	14.2	9.3	9.5	0.0	0.0	0.3	4.6	3.6	3.3	6.9	9.0	69.5	18.8	79.5	78.8	89.3	1.2
LCNB National Bank	12.3	12.3	12.6	9.6	9.5	0.3	-0.1	0.2	4.1	3.6	3.3	13.5	22.9	65.4	13.2	84.0	83.7	98.5	0.0
Liberty SB F.S.B.	18.9	18.9	19.9	11.2	10.4	1.9	0.0	0.4	3.5	3.0	2.5	15.5	22.3	48.0	26.8	81.9	81.2	69.1	21.5
Merchants National Bank	10.8	10.8	11.8	7.8	7.8	0.5	0.0	0.3	4.9	4.0	3.7	14.8	11.8	62.0	19.4	83.1	82.3	96.7	1.1
Miami SB	NA	NA	NA	16.1	16.3	0.5	0.0	0.4	4.0	2.5	2.0	2.4	11.5	80.4	41.8	73.7	72.7	91.0	0.0
North Side B&TC	11.8	11.8	12.5	9.7	9.5	0.2	0.1	0.3	4.2	2.8	2.5	13.3	13.4	50.6	26.9	69.9	69.1	95.4	0.0
Ohio Valley Bank Co.	NA	NA	NA	10.3	10.4	1.2	-0.1	0.3	4.8	3.7	3.3	6.8	20.7	72.1	19.5	77.0	76.4	95.0	1.1
Peoples Bank	12.2	12.2	13.4	8.3	8.0	1.1	0.1	0.2	4.4	3.5	3.2	22.9	27.9	59.8	16.6	76.2	75.1	96.2	1.8
RiverHills Bank	11.5	11.5	12.8	9.1	8.5	1.9	0.0	0.3	6.6	4.4	4.0	12.1	20.8	75.4	26.6	64.3	63.2	82.5	16.1
Savings Bank	16.6	16.6	17.5	10.0	8.9	0.8	0.1	0.1	4.6	3.3	3.1	1.6	16.1	92.0	26.3	65.2	64.6	97.1	1.7
Settlers Bank	NA	NA	NA	11.9	11.9	0.6	1.1	0.3	5.1	3.0	2.5	7.2	7.8	65.0	51.5	59.1	57.9	95.5	0.0
Somerville Bank	NA	NA	NA	9.1	9.4	0.6	0.0	0.7	5.1	3.8	3.0	11.1	9.8	65.6	36.9	74.5	73.7	97.1	0.0
Southern Hills Comm. Bank	22.4	22.4	23.2	14.0	14.0	1.0	0.0	0.3	5.7	3.8	3.4	0.8	6.9	96.9	41.9	66.9	66.4	93.6	0.0
Union SB	NA	NA	NA	11.3	10.6	0.7	0.0	0.5	3.8	2.7	2.1	20.4	59.5	55.6	34.4	71.5	70.5	90.6	0.0
Valley Central Bank	NA	NA	NA	24.0	24.1	0.5	0.2	0.4	4.3	4.1	3.6	-0.5	16.2	104.1	33.5	93.2	92.3	91.0	7.1
Vinton County National Bank	NA	NA	NA	9.9	10.0	0.2	0.0	0.2	4.7	3.4	3.2	10.3	18.8	66.5	22.9	69.9	69.3	95.6	0.0
Wilmington Savings Bank	26.4	26.4	27.7	18.3	18.7	3.9	-0.1	0.4	3.6	2.9	2.4	3.9	20.9	70.9	18.9	92.9	88.0	94.4	0.0
Median	16.3	16.3	17.3	10.5	10.4	0.6	0.0	0.3	4.7	3.5	3.1	7.5	18.8	69.5	26.8	73.1	71.0	95.5	0.0
Average	20.5	20.5	21.4	12.8	12.5	0.8	0.1	0.3	4.5	3.3	3.0	9.3	24.7	70.2	30.6	72.2	71.3	94.0	2.3

Source: S&P Global Market Intelligence.

Table 6e: Select West Virginia Banks Between \$100 Million - \$10 Billion in Assets - Fourth Quarter 2021 CAMELS (%)

Company Name	T1 Risk-based Capital	CET1	Risk-based Capital	Leverage	TE/TA	NPLs/Loans	Net Chargeoffs /Avg. Loans	Cost of Funds	Yield on Loans & Leases	Yield on Earning Assets	Yield/ Cost Spread	ROATE	NonInt. Income/ Revenue	Efficiency Ratio (FTE)	Liquidity Ratio	Loans /Dep.	Net Loans & Leases/ Total Dep.	Core Dom. Dep./ Dep.	Brokered Dep./Dep.
City National Bank of WV	14.3	14.3	14.8	8.5	8.6	0.8	0.1	0.1	4.0	3.1	2.9	18.7	30.5	48.0	24.3	71.5	71.2	97.3	0.0
Huntington FSB	NA	NA	NA	16.7	16.2	0.4	0.0	0.7	3.6	2.7	2.0	-0.8	2.3	102.1	63.0	56.0	55.6	92.5	0.0
Logan B&TC	NA	NA	NA	8.5	8.7	0.9	0.0	0.2	4.4	2.5	2.2	8.4	17.9	66.5	46.3	43.7	43.3	94.5	0.0
MCNB B&TC	NA	NA	NA	11.3	11.0	3.2	0.1	0.3	4.8	3.7	3.3	1.7	-14.1	103.5	24.4	77.9	77.0	97.4	0.0
Pioneer Community Bank Inc.	NA	NA	NA	12.6	12.6	0.5	0.2	0.2	4.8	4.0	3.5	-7.9	-6.6	111.7	25.9	79.9	78.9	95.6	0.0
Poca Valley Bank Inc.	11.8	11.8	12.8	7.7	8.1	0.8	0.1	0.2	4.6	3.7	3.4	10.9	21.8	74.4	27.0	78.7	78.1	97.4	0.0
Premier Bank Inc.	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Putnam County Bank	32.3	32.3	33.5	14.0	13.6	3.3	-0.4	0.5	4.5	2.3	1.7	0.2	4.2	96.4	41.7	54.4	53.5	85.2	0.0
Whitesville State Bank	NA	NA	NA	9.3	8.8	0.3	0.0	0.5	6.0	3.7	3.0	3.8	24.2	98.2	50.3	53.8	53.2	92.0	0.2
Median	14.3	14.3	14.8	10.3	9.9	0.8	0.0	0.3	4.6	3.4	3.0	2.7	11.1	97.3	34.4	63.8	63.4	95.0	0.0
Average	19.5	19.5	20.4	11.1	10.9	1.3	0.0	0.3	4.6	3.2	2.8	4.4	10.0	87.6	37.9	64.5	63.8	94.0	0.0

Source: S&P Global Market Intelligence.

Table 6f: Select Virginia Banks Between \$100 Million - \$10 Billion in Assets - Fourth Quarter 2021 CAMELS (%)

Company Name	T1 Risk-based Capital	CET1	Risk-based Capital	Leverage	TE/TA	NPLs/Loans	Net Chargeoffs /Avg. Loans	Cost of Funds	Yield on Loans & Leases	Yield on Earning Assets	Yield/ Cost Spread	ROATE	NonInt. Income/ Revenue	Efficiency Ratio (FTE)	Liquidity Ratio	Loans /Dep.	Net Loans & Leases/ Total Dep.	Core Dom. Dep./ Dep.	Brokered Dep./Dep.
Bank of Botetourt	NA	NA	NA	9.1	8.9	0.6	0.0	0.3	4.8	3.5	3.1	10.2	22.3	69.3	34.7	72.2	71.2	91.9	1.8
Bank of Fincastle	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Bank of Marion	18.6	18.6	19.9	9.8	10.6	1.0	0.1	0.1	5.0	3.9	3.7	10.3	20.1	69.7	34.8	62.0	61.2	98.8	0.0
Bank of the James	11.4	11.4	12.4	8.2	7.9	0.2	-0.1	0.2	4.5	3.3	3.1	11.0	30.3	79.2	35.2	65.7	64.9	96.6	1.3
Carter Bank & Trust	14.0	14.0	15.3	10.5	9.7	3.0	0.6	0.5	4.1	3.3	2.8	6.0	15.9	76.2	27.5	75.9	73.3	96.0	0.0
CornerStone Bank NA	NA	NA	NA	9.7	9.6	1.5	0.0	0.4	5.2	4.4	3.8	10.0	11.3	69.0	17.8	82.0	81.0	90.7	0.0
Farmers & Miners Bank	NA	NA	NA	13.3	12.0	1.0	0.1	0.1	6.3	3.9	3.8	0.8	14.5	81.8	46.3	55.9	54.9	95.3	0.0
First B&TC	14.7	14.7	15.9	9.7	9.4	0.1	0.0	0.3	5.3	4.2	3.8	15.0	15.9	49.9	21.4	84.8	83.6	96.3	0.0
First Community Bank	13.4	13.4	14.6	8.9	8.9	1.4	0.2	0.1	4.7	3.6	3.5	16.2	27.8	61.8	25.9	79.1	78.1	99.0	0.0
First National Bank	12.5	12.5	13.2	7.4	6.8	0.5	0.0	0.2	4.5	2.8	2.6	3.8	20.9	91.1	42.7	58.8	58.4	99.0	0.0
First Sentinel Bank	12.0	12.0	13.3	9.1	9.1	0.3	0.2	0.5	5.5	4.9	4.3	12.2	12.2	60.0	13.1	97.6	96.2	92.0	6.2
Highlands Community Bank	NA	NA	NA	11.7	12.0	1.8	0.3	0.7	5.5	4.0	3.1	8.1	7.5	66.5	46.7	60.9	60.2	93.2	0.0
Lee Bank & Trust Co.	23.1	23.1	24.4	15.1	13.7	0.7	0.1	0.3	5.0	3.7	3.4	4.9	10.9	72.5	17.9	78.1	76.8	89.7	0.0
Legacy Bank	36.3	36.3	37.6	21.1	21.0	1.4	0.0	0.4	4.7	3.2	2.7	4.5	3.9	57.2	56.0	56.8	55.6	89.6	0.0
National Bank of Blacksburg	18.7	18.7	19.5	11.2	10.7	0.7	0.0	0.2	4.5	2.9	2.7	12.0	18.5	50.2	35.6	53.7	53.2	99.0	0.0
New Peoples Bank Inc.	15.0	15.0	16.2	9.9	9.9	0.7	-0.1	0.3	4.7	3.9	3.5	10.4	25.4	71.2	21.8	83.8	82.9	96.5	0.0
Powell Valley National Bank	16.6	16.6	17.8	9.8	9.7	0.8	0.0	0.2	4.6	3.1	2.8	4.2	17.8	80.9	37.5	65.0	64.2	95.1	0.0
Select Bank	15.5	15.5	16.4	8.5	8.3	0.9	0.0	0.9	5.9	4.9	3.9	7.6	6.7	79.1	22.9	83.2	82.6	91.0	0.7
Skyline National Bank	11.5	11.5	12.2	8.6	8.4	0.6	0.0	0.2	5.3	4.1	3.8	13.9	16.0	64.9	23.5	76.1	75.5	95.4	0.0
TruPoint Bank	NA	NA	NA	9.7	9.3	0.1	0.1	0.2	4.3	3.2	2.9	11.9	24.2	64.0	5.3	68.7	67.9	97.1	0.0
Median	14.8	14.8	16.1	9.7	9.6	0.7	0.0	0.3	4.8	3.7	3.4	10.2	16.0	69.3	27.5	72.2	71.2	95.4	0.0
Average	16.7	16.7	17.8	10.6	10.3	0.9	0.1	0.3	5.0	3.7	3.3	9.1	17.0	69.2	29.8	71.6	70.6	94.9	0.5

Source: S&P Global Market Intelligence.

Table 6g: Select North Carolina Banks Between \$100 Million - \$10 Billion in Assets - Fourth Quarter 2021 CAMELS (%)

Company Name	T1 Risk-based Capital	CET1	Risk-based Capital	Leverage	TE/TA	NPLs/Loans	Net Chargeoffs/Avg. Loans	Cost of Funds	Yield on Loans & Leases	Yield on Earning Assets	Yield/Cost Spread	ROATE	NonInt. Income/Revenue	Efficiency Ratio (FTE)	Liquidity Ratio	Loans/Dep.	Net Loans & Leases/Total Dep.	Core Dom. Dep./Dep.	Brokered Dep./Dep.
Alliance B&TC	9.8	9.8	10.9	6.7	6.8	0.7	-0.1	0.2	5.3	3.6	3.4	9.3	4.7	77.2	34.9	70.0	69.2	99.0	0.0
HomeTrust Bank	10.8	10.8	11.5	10.5	10.5	0.6	0.2	0.2	3.8	3.5	3.2	12.5	27.4	68.3	11.5	93.2	92.1	97.2	0.1
Lifestore Bank (MHC)	16.5	16.5	17.8	10.3	10.7	0.9	-0.1	0.3	4.8	3.4	3.0	8.5	24.8	67.7	46.2	63.3	62.2	95.8	0.0
Nantahala B&TC	10.6	9.0	11.8	6.7	7.9	0.6	-0.1	0.1	5.0	3.6	3.5	NM	11.9	79.4	39.4	62.5	61.7	98.0	0.0
Piedmont FSB	NA	NA	NA	24.4	24.1	0.2	0.0	0.6	3.7	2.9	2.3	0.5	5.9	90.7	40.0	85.9	85.6	90.3	0.0
Surrey Bank & Trust	21.9	21.9	23.2	10.9	11.0	1.3	0.0	0.1	5.3	3.0	2.8	9.0	13.0	57.1	45.9	59.5	58.3	98.1	0.0
Taylorsville Savings Bank SSB	18.4	18.4	19.6	10.1	8.7	3.9	0.0	0.3	4.6	3.2	2.9	4.6	14.9	90.0	36.7	63.4	62.4	93.4	0.0
Median	13.7	13.7	14.8	10.3	10.5	0.7	0.0	0.2	4.8	3.4	3.0	8.8	13.0	77.2	39.4	63.4	62.4	97.2	0.0
Average	14.7	14.4	15.8	11.4	11.4	1.2	0.0	0.2	4.6	3.3	3.0	7.4	14.7	75.8	36.4	71.1	70.2	96.0	0.0

Source: S&P Global Market Intelligence.

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